

C 3493

(Pages : 2)

Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION, APRIL 2021**

Common Course

**A 14—BANKING AND INSURANCE**

Time : Two Hours and a Half

Maximum : 80 Marks

**Section A**

*Answer at least ten questions.*

*Each question carries 3 marks.*

*All questions can be attended.*

*Overall Ceiling 30.*

1. What is the role of exchange banks ?
2. What are DFIs ?
3. What is Tele banking ?
4. What is RTGS ?
5. What is Reverse REPO ?
6. What is social banking ?
7. Define Promissory notes.
8. What is Bank draft ?
9. Who is a customer of the bank ?
10. What is Negotiation Back ?
11. How a negotiable instrument can be discharged ?
12. What is E-Purse ?
13. Who is an Insured ?
14. What is Double insurance ?
15. What is social insurance ?

(10 × 3 = 30 marks)

**Turn over**

**Section B**

*Answer at least five questions.*

*Each question carries 6 marks.*

*All questions can be attended.*

*Overall Ceiling 30.*

16. Explain the role of RRBs.
17. Narrate about Unit banking.
18. What are the advantages of E-banking ?
19. Who are the Parties to a bill of exchange ?
20. When Banker may Refuse Payment ?
21. Define Holder in due course.
22. Explain the Features of insurance.
23. Explain the duties, powers and functions of IRDA.

(5 × 6 = 30 marks)

**Section C**

*Answer any two questions.*

*Each question carries 10 marks.*

24. Explain the Role of Commercial banks in a developing economy.
25. Explain the Emerging Trends in Banking.
26. Define Crossing. Explain the different types of crossing.
27. Narrate the objectives and functions of LIC.

(2 × 10 = 20 marks)