

C 41174

(Pages : 2)

Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION
APRIL 2023**

Common Course (Language Reduced Pattern)

A14—BANKING AND INSURANCE

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

Part A

Answer all questions.

1. What is a protest of negotiable instruments ?
2. What do you mean by reverse repo rate ?
3. What is a money back policy ?
4. Expand CORE and SWIFT.
5. What is meant by bancassurance ?
6. List out any *four* private banks in India.
7. What is a joint life insurance ?
8. What is restrictive endorsement ?
9. What you mean by a prepaid card ?
10. What is a promissory note ?
11. What do you mean by crossing of cheque ?
12. Who do you mean by credit creation ?
13. Who is meant by nomination ?
14. What is a Recurring Deposit Account ?
15. What is an ATM ?

(15 × 2 = 30, Maximum ceiling 25 Marks)

Turn over

Part A

Answer all questions.

16. Briefly explain the basic principles of insurance.
17. Briefly explain any *five* special types of banking customers.
18. What are the various classifications of negotiable instruments ?
19. What are the various types of cheques ?
20. Write a short note on LIC.
21. What are the requirements of a valid cheque ?
22. Distinguish between credit cards and debit cards.
23. What are the various functions of insurance ?

(8 × 5 = 40, Maximum ceiling 35 Marks)

Part C

*Answer any two questions.
Each question carries 10 marks.*

24. What do you mean by general insurance ? What are the various types of general insurance ?
25. What are the objectives of financial inclusion ? Discuss various financial inclusion schemes in India.
26. What do you mean by a Central Bank ? Explain the various functions of Reserve Bank of India.
27. What do you mean by internet banking ? How is it different from traditional banking ? List out the advantages and limitations of internet banking.

(2 × 10 = 20 marks)