

D 103005

(Pages : 2)

Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION
APRIL 2024**

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. Define Banking.
2. Bring out the meaning of utmost good faith ?
3. What do you mean by debit card ?
4. What do you understand by Financial inclusion ?
5. What is bank over draft ?
6. Who is a customer of a bank ?
7. Bring out the meaning of dishonour of cheque ?
8. What do you understand by surrender value ?
9. What is bank rate ?
10. Why is central bank known as lender of last resort ?
11. What is life insurance ?
12. Explain the need for Insurance ?
13. What is assignment of a policy ?
14. Mention any *four* kinds of non-life insurance.
15. What is IRDA ?

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

Turn over

Part B

Answer all questions.

16. What are the fundamental principles of insurance ?
17. Explain the role and importance of IRDA.
18. What is ATM ? What are its advantages ?
19. Explain Core Banking ?
20. Write a short note on EFT system.
21. What is credit card ? What are its merits to businessmen ?
22. Explain the Role of banks in economic development.
23. What is negotiable instrument ? Explain the different kinds of negotiable instrument.

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

Part C

Answer any two questions.

Each question carries 10 marks.

24. What is e- banking ? Explain the significance and benefits.
25. What are different types of life Insurance policy.
26. "Central bank is a banker's bank" Do you support this view ? Amplify.
27. Explain the functions of insurance.

(2 × 10 = 20 marks)