Reg. No. : ....

Name : ....

Fourth Semester B.Com. Degree Examination, May 2021

First Degree Programme under CBCSS

Core Course : CO 1442/TT 1442 / CX 1442/ HM 1442

BANKING AND INSURANCE

(Common for Commerce/Commerce and Tourism and Travel Management/Commerce and Tax Procedure and Practice/Commerce and Hotel Management and Catering)

(2019 Admission Regular)

Time : 3 Hours   Max. Marks : 80

SECTION – A

Answer all questions. Each question carries 1 mark.

1. What is marine insurance?

2. Define premium.

3. What is tele banking?

4. What is no-frills account?

5. What is IDV?

6. What is RTGS?

7. What is ALM?

8. What do you mean by a payment bank?

9. What is KYC?

10. Who is an insurer?

<div align="right">(10 × 1 = 10 Marks)</div>

SECTION – B

Answer any **eight** questions. **Each** question carries **2** marks.

11. What is CORE banking?

12. Define smart card.

13. Define cheque.

14. Distinguish between public sector and private sector banks.

15. What is a floating policy?

16. What is foreclosure?

17. Define open market operation.

18. What do you mean by waiver of premium?

19. What do you mean by capital adequacy ratio?

20. What is meant by scheduled banks? Give two examples.

21. What is meant by survival benefit?

22. What do you mean by priority sector lending?

23. What is meant by contribution?

24. What is meant by surrender value?

25. Define reversionary bonus.

26. What is micro credit?

<div align="right">(8 × 2 = 16 Marks)</div>

SECTION – C

Answer any **six** questions. **Each** question carries **4** marks.

27. Distinguish between debit card and credit card.

28. What are the advantages of E-banking?

29. Distinguish between life insurance and general insurance.

30. Explain the classification of NPAs.

31. Explain the functions of IRDA.

32. Discuss various insurance documents.

33. Explain different types of bank accounts.

34. What is banking Ombudsman scheme?

35. Explain various types of insurance claims.

36. What are the points to be considered by a banker while opening an account in the name of a minor?

37. Explain marking of cheques.

38. Explain the scope of marine insurance.

(6 × 4 = 24 Marks)

SECTION – D

Answer any **two** questions. **Each** question carries **15** marks.

39. What are the functions of commercial banks?

40. Define insurance. Explain the principles of Insurance.

41. Explain banking sector reforms.

42. Explain various credit control measures of RBI.

43. Explain different types of insurance in India.

44. Discuss various functions of insurance.

(2 × 15 = 30 Marks)

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