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ALL SAINTS' COLLEGE LIBRARY No TRIVANDRUM

L – 2613

Reg. No. : .....

Name : .....

Fourth Semester B.Com. Degree Examination, May 2021

First Degree Programme under CBCSS

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

BANKING AND INSURANCE

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

(2018 Admission)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Answer **all** questions in **one** or **two** sentences. **Each** question carries **1** mark.

1. What is bank rate policy?
2. Define a customer.
3. What is e-banking?
4. What is mobile banking?
5. What is meant by demonetisation?
6. Give the expansion RTGS.
7. What is meant by Mitigation of Loss?

P.T.O.

8. What is suborgation?

9. What is marine Insurance?

10. What is a Valued Policy?

(10 × 1 = 10 Marks)

SECTION – B

Answer **any eight** questions in not exceeding one paragraph each. Each question carries **2** marks.

11. Write a short note on the definition of the term 'banker'

12. What is the minimum reserve system of note issue?

13. Name any four instruments of monetary policy.

14. Give a brief account of capital adequacy ratio.

15. What are the key features of SWIFT?

16. Give a brief account of Basel III.

17. what do you understand by electronic clearing system?

18. Write a short note on core banking.

19. What is Life insurance?

20. Write a short note on IRDA Act.

21. What is the difference between insurance and assurance?

22. Name any two types of Life insurance plans in India.

(8 × 2 = 16 Marks)

SECTION – C

Answer **any six** questions in not exceeding **120** words. **Each** question carries **4** marks.

23. Briefly explain the functions of Reserve bank of India.

24. What are the precautions that are to be taken by a bank while opening an account in the name of a partnership firm?

25. What are the main characteristics of a negotiable instrument?

26. Explain important provisions of SARFAESI Act, 2002.

27. What do you understand by Non Performing Assets? What are their classifications?

28. What are the essential features of a valid contract of insurance?

29. Explain the different classification of marine insurance.

30. Describe the need for insurance documentation.

31. What is claim? Briefly explain the procedure of handling claims

(6 × 4 = 24 Marks)

SECTION – D

Answer **any two** questions in not exceeding **four** pages each. **Each** question carries **15** marks.

32. Discuss the role of a central bank as a banker's bank and Lender of Last resort.

33. Discuss the special features of the relationship between a banker and a customer.

34. Discuss in detail the functions of insurance.

35. Discuss the powers and functions of IRDA.

(2 × 15 = 30 Marks)
