(Pages : 4) N – 7899

Reg. No. : .....

Name : .....

Fourth Semester B.Com. Degree Examination, August 2022

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 onwards)

Time : 3 Hours Max. Marks : 80

SECTION – A

Answer **all** questions. Each question carries **1** mark.

1. Define banking.
2. Name the central bank of USA.
3. Expand CORE.
4. What is consumer banking?
5. What is EFT?
6. What is time policy?
7. What is tele banking?
8. What is meant by risk in insurance?

P.T.O.

9. What is CRR?

10. What is KYC?

(10 × 1 = 10 Marks)

SECTION – B

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

11. What is liquidity management in banks?

12. Write any three retail banking products.

13. Write a note on Bank rate policy of RBI.

14. Explain Statutory Liquidity Ratio (SLR).

15. What are the precautions to be taken by the banker while dealing with a married woman?

16. Write a note on KYC norms.

17. What is an Electronic Cheque?

18. What is ideal capital adequacy ratio?

19. What are the features of mobile banking?

20. What is green banking?

21. What is Bank overdraft?

22. What is ALM?

23. What is the need of FDI in insurance sector in India?

24. What is non financial risks?

25. What is the Principle of Proximate Cause?

26. What is the basic logic behind the merger of banks?

(8 × 2 = 16 Marks)

SECTION – C

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

27. Explain the procedure of credit creation.

28. What are the Special features of Bankers right of General Lien?

29. What are the different types of deposits accepted by bank?

30. Explain the procedure to open a bank account.

31. Explain general policies of RBI.

32. Explain various types of insurance claims.

33. What are the precautions to be taken by the banker while dealing with a minor?

34. Explain the role of DRT.

35. Write a note on Bank Ombudsman.

36. What are the types of NPA?

37. What are the features of insurable risks?

38. Explain the importance of insurance.

(6 × 4 = 24 Marks)

SECTION – D

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

39. Which are the digital platform based banking services offered by banks in India?

40. Explain the types of Insurance.

41. Explain the role and functions of IRDA in insurance business.

42. Explain the functions of RBI.

43. Explain the reforms made in banking sector of India.

44. Who is a customer? Explain the relationship between banker and customer.

(2 × 15 = 30 Marks)