ALL SAINTS COLLEGE LIBRARY TRIVANDRUM

(Pages : 3) **N – 7898**

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 & Tourism and Travel Management/ Commerce & Tax Procedure and Practice/Commerce & Hotel Management and Catering)

(2018 Admission)

Max. Marks : 80

Time : 3 Hours

SECTION – A

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

1. What is bank rate?
2. What is bank assurance?
3. What is mobile banking?
4. What is repo rate?
5. What do you meant by M.I.C.R cheque?
6. What is NEFT?
7. What is fire insurance?

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8. What is indemnity?

9. What is an allonge?

10. What is a scheduled bank?

(10 × 1 = 10 Marks)

SECTION – B

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

11. What is an indigenous bank?

12. Define general crossing.

13. Explain core banking.

14. What is double insurance?

15. What are the features of insurance?

16. Define the principle of contribution.

17. What is e-banking?

18. Write short note on PMJDY.

19. What are the benefits of RTGS?

20. What is endorsement?

21. Define a bank.

22. Explain the procedure for opening an account.

(8 × 2 = 16 Marks)

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SECTION – C

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

23. What are the main objectives of RBI?

24. Explain the liability of an endorser.

25. Explain the quantitative credit control weapons used by RBI.

26. What is the need for insurance?

27. What are the innovative functions performed by commercial banks in India?

28. Discuss the features of negotiable instruments.

29. What do you understand by Non-performing assets? What are their classifications?

30. Explain the open market operations performed by RBI.

31. Write short note on IRDA Act.

(6 × 4 = 24 Marks)

SECTION – D

Answer **any two** questions in not exceeding **4** pages each. Each question carries **15** marks.

32. Define endorsement. What are the different kinds of endorsement?

33. Briefly explain the different kinds of deposit accounts which can be opened in a bank?

34. What are the e-based products or services provided by banks in India?

35. Insurance is very helpful for economic development of a nation. How?

(2 × 15 = 30 Marks)

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