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Reg. No. : .....

Name : .....

Fourth Semester B.Com. Degree Examination, July 2023

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 Onwards)

Time : 3 Hours Max. Marks : 80

SECTION – A

Answer **all** questions in **1** or **2** sentences. Each question carries **1** mark.

1. What is financial inclusion?
2. What is EFT?
3. What is bearer cheque?
4. What is RTGS?
5. What is premium?
6. What meant by demonetization?
7. What is insurable interest?

8. What is a post dated cheque?

9. What is CRR?

10. What is no-frills account?

(10 × 1 = 10 Marks)

SECTION – B

Answer **any eight** questions in not exceeding **1** paragraph each. Each question carries **2** marks.

11. Define a cheque.

12. What is online banking?

13. Define insurance.

14. What is re insurance?

15. What is proximate cause?

16. What are the defects of indigenous bankers?

17. What is special crossing?

18. What is medical insurance?

19. What is a credit card?

20. What is assignment?

21. What are the advantages of core banking?

22. What is blank endorsement?

(8 × 2 = 16 Marks)

SECTION – C

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

23. Write a short note on bank rate policy.

24. Distinguish between general crossing and special crossing.

25. What are the precautions a banker should take while opening an account in the name of a company?

26. What are the features of life insurance?

27. Explain Insurance as a social security tool.

28. Explain SWIFT.

29. What is debit card? Explain different types of debit card.

30. Write short notes on ECS.

31. What are the different kinds of marine policies?

(6 × 4 = 24 Marks)

SECTION – D

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

32. What is crossing? Explain the different types of crossing with its significance.

33. Explain the important functions of RBI.

34. Discuss the powers and functions of IRDA.

35. Discuss the role of commercial banks in the economic development of a country.

(2 × 15 = 30 Marks)
