SAINTS COLLEGE
TRIVANDRUM

(Pages : 3) **J – 1254**

**Reg. No. : .....**

**Name : .....**

**Fourth Semester B.Com. Degree Examination, March 2020**

**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** the questions in **one** or **two** sentence. Each question carries **1** mark.*

1. What is a NHB?
2. What is social Banking?
3. Who are moneylenders?
4. What is Lien?
5. What is term deposit?
6. What is negotiable instrument?
7. What is a crossed cheque?

8 What is a demand draft?

9. What is san Recourse endorsement?

10. What is EFT?

**(10 × 1 = 10**

## SECTION – B

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

11. What is RTGS?

12. What is E-Cheque?

13. What is credit card?

14. Define Insurance.

15. What is marine insurance?

16. What is Floating Policy?

17. What is recurring deposit?

18. What is off-shore banking?

19. What is Capital Adequacy Ratio?

20. What is MICR cheques?

21. What is E-Purse?

22. What is Virtual Banking?

**(8 × 2 =**

## SECTION – C

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

23. Explain EXIM Bank.

24. Differentiate Life Insurance and General Insurance.

25. What are the procedure to effect Life Insurance Policy?

26. What are the functions of Central Bank?

27. Distinguish between assignment and nomination.

28. Explain Bank Rate Policy and its limitations.

29. What are the difference between saving account and current account?

30. State and explain the Basel norms.

31. What are the objectives of open market operations?

**(6 × 4 = 24 Marks)**

## SECTION – D

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

32. Define Life Insurance and Explain the general principles of Life Insurance Contract.

33. Give an account of the emerging trends in banking in India.

34. Describe the role of banks in Economic Development.

35. Explain crossing of cheques. Also explain different types of crossing.

**(2 × 15 = 30 Marks)**

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