C 21205	(Pages	Name
		Reg. No
FOURTH SEMESTER (CU	CBCSS—UG) D	EGREE EXAMINATION, APRIL 2022
	B.B.A	
A 14—BANKING AND INSURANCE		
(2014—2018 Admissions)		
Time: Three Hours		Maximum: 80 Marks
Part A		
Answer all questions.  Each question carries 1 mark.		
Part A (Choose the correct answer)		
1. ——— cheque is a de	ead cheque.	
a) Stale.	b)	Crossed.
c) Bearer.	d)	Post dated.
2. Not negotiable crossing is a warning to the ———.		
a) Paying banker.	b)	Collecting banker.
c) Holder.	d)	a) and b) together.
3. Moral suasion relates to ———.		
a) Persuading a particular line of action.		
b) Restricting credit.		
c) Controlling credit directly.		
d) None of these.		
4. Drawee is a person who ———.		
a) Draws bill of exchange.		
b) On whose name bill is drawn.		
c) Endorser.		
d) None.		

Turn over

C 21205 2 5. Subrogation means b) Transfer. a) Substitution. c) Payment. None. Part B Fill in the blanks: 6. During the period of depression, the Central Bank—the securities in the open market 7. ———— crossing is a direction to the collecting banker 8. A bearer cheque can be transferred by ————. 9. Crop insurance belongs to ———. 10. — policy is taken to meet the expenses of education or marriage of children.  $(10 \times 1 = 10 \text{ marks})$ Part B (Short Answer Questions) Answer any eight questions. Each question carries 2 marks. 11. Can a fixed deposit be claimed before maturity? 12. Why do business people prefer current deposit? 13. What is mean by KYC? 14. What is freight insurance? 15. What are general insurance? 16. Define banker. 17. Describe clearing house.

 $(8 \times 2 = 16 \text{ marks})$ 

18. What is 'obliterating a crossing' means?

20. "E-Wallets are essential now a day's" comment.

19. Describe virtual currency

## Part C (Short Essay Questions)

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

- 21. Explain the specialties of SBI.
- 22. Distinguish between Promissory Notes and Bill of Exchange.
- 23. Classify crossing.
- 24. What is 'inchq'. Explain operandi and advantages?
- 25. Describe types of credit cards.
- 26. Explain IMPS.
- 27. Describe facets of e-banking.
- 28. Classify marine insurance.

 $(6 \times 4 = 24 \text{ marks})$ 

## Part D (Essay questions)

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

- 29. Explain emerging trends in banking.
- 30. What are negotiable instruments?
- 31. Explain measures adopted by RBI for credit control.

 $(2 \times 15 = 30 \text{ marks})$