D 120481 **(Pages : 2)** **Name..................................**

Reg. No...............................

FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION, APRIL 2025

(B.Com/BBA/BHA/BTHM)

Common Course

A 14—BANKING AND INSURANCE

(2019—2023 Admissions)

Time : Two Hours and a Half Maximum : 80 Marks

Part A

Answer **all** *questions.*
Each question carries 2 *marks.*

1. Who is called customer ?
2. What is schedule bank ?
3. How does RBI act as a Bankers bank ?
4. What do you mean by Moral suasion ?
5. Define negotiable instrument.
6. What is gift cheque ?
7. Who is holder in due course ?
8. What is endorsement ?
9. What is CORE banking ?
10. What is ECS ?
11. Write notes on NEFT.
12. What is financial inclusion ?
13. What is group insurance ?

Turn over

14. What is endowment policy ?

15. What is conditional assignment ?

(15 × 2 = 30, Maximum ceiling 25 marks)

Part B

Answer **all** *questions.*

Each question carries 5 *marks.*

16. Describe the innovative function of commercial bank.

17. What is negotiable instrument ? Explain its types.

18. Difference between Cheque and promissory note.

19. Write notes on : (i) RTGS ; and (ii) NEFT

20. Explain the recent initiatives in financial inclusion.

21. Discuss "Insurance as a social security tool".

22. Explain the principles of insurance.

23. Explain the law relating to general insurance.

(8 × 5 = 40, Maximum ceiling 35 marks)

Part C

Answer any **two** *questions.*

Each question carries 10 *marks.*

24. Explain the Emerging trends in banking sector in India.

25. What is crossing of cheque ? Explain the different types of crossing of cheque.

26. Explain the features of Life insurance. How does Life insurance differ from General insurance ?

27. What are the duties, powers and functions of IRDA ?

(2 × 10 = 20 marks)

D 120481–A **(Pages : 5)** **Name.......................................**

Reg. No...................................

FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION, APRIL 2025

(B.Com/BBA/BHA/BTHM)

Common Course

A 14—BANKING AND INSURANCE

(2019—2023 Admissions)

(Multiple Choice Questions for SDE Candidates)

Time : 15 Minutes	Total No. of Questions : 20	Maximum : 20 Marks

INSTRUCTIONS TO THE CANDIDATE

1. This Question Paper carries Multiple Choice Questions from 1 to 20.
2. The candidate should check that the question paper supplied to him/her contains all the 20 questions in serial order.
3. Each question is provided with choices (A), (B), (C) and (D) having one correct answer. Choose the correct answer and enter it in the main answer-book.
4. The MCQ question paper will be supplied after the completion of the descriptive examination.

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A 14—BANKING AND INSURANCE

(Multiple Choice Questions for SDE Candidates)

1. Indian banks were nationalised in the year

(A) 1949. (B) 1969.

(C) 1959. (D) 1979.

2. A post dated cheque is one which bears :

(A) A date which is not more than 6 months.

(B) Future date.

(C) An impossible date.

(D) Back date.

3. Commercial bank can be either unit banking type or ———— banking type.

(A) Central. (B) Branch.

(C) Specialised. (D) Rural.

4. International Bank for Reconstruction and Development is popularly known as :

(A) International bank. (B) Overseas bank.

(C) World bank. (D) IMF.

5. NPA stands for ————.

(A) Normal Profit Achievement. (B) Non-performing Assets.

(C) Non-profit Advances. (D) Non-performing Agents.

6. ———— Ratio refers to that portion of total deposits of commercial bank which it has to keep with central bank in the form of cash reserve.

(A) SLR. (B) CRR.

(C) PLR. (D) REPO.

7. A mutilated cheque will be ————.

   (A) Crossed. (B) Endorsed.

   (C) Marked. (D) Torn.

8. The first bank in the world :

   (A) Bank of America. (B) Federal Reserve bank.

   (C) Bank of Venice. (D) Bank of Hindustan.

9. First purely Indian bank is :

   (A) Allahabad bank. (B) Punjab National Bank.

   (C) Nedungadi Bank. (D) Bank of Hindustan.

10. LIC was set up in the year :

    (A) 1824. (B) 1823.

    (C) 1822. (D) 1821.

11. With Profit policy is also known as ————.

    (A) Multiple life policy. (B) Participating policy.

    (C) Level premium policy. (D) Lump sum policy.

12. When the same risk and subject matter is insured with more than one insurer is called ————.

    (A) Insurance of insurance. (B) Retrocession.

    (C) Double insurance. (D) None of these.

13. In life insurance, instalment policy is also known as :

    (A) Annuity policy. (B) Endowment policy.

    (C) Whole life policy. (D) Lump sum policy.

14. In insurance, "Causa Proxima" means :

    (A) Utmost good faith. (B) Contribution.

    (C) Prevent the causes of loss. (D) Closely connected perils.

15. In insurance, NAIS stands for :

    (A) National Association of insurance Service.

    (B) Non Assured Individual Section.

    (C) National Agricultural Insurance Scheme.

    (D) New Agricultural Insurance Scheme.

16. NAIS launched in 1999 is being implemented through :

    (A) GIC. (B) LIC.

    (C) RRB. (D) NABARD.

17. ―――――― is document issued to the insured in advance of the policy

    (A) Premium receipt. (B) Cover Note.

    (C) Certificate of insurance. (D) All of these.

18. What do you mean by 'BSBDA' ?

    (A) An interest-bearing deposit account held at a bank or other financial institution.

    (B) This account does not have the facility of minimum balance account.

    (C) Records a nation's transactions with the rest of the world.

    (D) A term-deposit that allows to make regular deposits and earn returns on the investment.

19. Financial Inclusion does not assure ?

    (A) Reducing Poverty.

    (B) Reducing Inequality.

    (C) Reducing opening of new accounts.

    (D) Reducing Migration.

20. Process of ensuring access to financial services to weaker sections of societies at affordable rates is known as ————.

    (A) Finance for all. (B) Financial stability.

    (C) Financial inclusion. (D) Affordable finances.