

FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION
APRIL 2023

Common Paper

A 14—BANKING AND INSURANCE

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

Part A

Answer all questions.

1. What is mobile banking ?
2. What is general crossing ?
3. What is an overdraft ?
4. What is an order cheque ?
5. What do you mean by 'Causa Proxima'.
6. What is ECS ?
7. What do you mean by endorsement of a cheque ?
8. What is SWIFT ?
9. What is a commercial bank ?
10. What is a term insurance policy ?
11. What is RTGS ?
12. What do you mean by crossing of a cheque ?
13. What is a current deposit ?
14. What is nomination in an insurance policy ?
15. What is insurable interest ?

(15 × 2 = 30, maximum ceiling - 25 marks)

Turn over

Part B

Answer all questions.

16. What are the advantages of e-banking ?
17. Explain the limitations of credit creation.
18. Write a note on fire insurance.
19. Describe the advantages of internet banking.
20. Discuss the significance of core banking.
21. Explain the features of life insurance.
22. Distinguish between assignment and nomination.
23. Explain various types of endorsement.

(8 × 5 = 40, maximum ceiling - 35 marks)

Part C

Answer any two questions.

24. What is credit control ? Explain the credit control measures adopted by RBI ?
25. Define insurance and point out the significance insurance.
26. Explain the functions performed by commercial banks.
27. Explain the role performed by banks in the economic development of a country.

(2 × 10 = 20 marks)