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Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION
APRIL 2026**

B.Com./B.B.A./B.H.A./B.T.H.M.

(Common Course)

A14 BANKING AND INSURANCE

(2019 Syllabus)

Time : Two Hours and a Half

Maximum : 80 Marks

Part A*Answer all questions.*

1. Bring out the meaning of “utmost good faith” in Life Insurance Contract.
2. Give the expansion and explanation for RTGS.
3. What are Central National Banks ?
4. Define Risk.
5. Who is a Beneficiary ?
6. Give any *two* advantage of Tele Banking.
7. What is Overdraft ?
8. What does IFSC stands for ?
9. Who are money lenders ?
10. Give the expansion and explanation for PIN.
11. What is Assurance ?
12. What is Microfinance ?
13. Write a short note on Internet banking.
14. Explain the objectives of IRDA.
15. What do you mean by CRR ?

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

Turn over

Part B

Answer all questions.

16. What is Insurance premium ?
17. State the requirements of a valid cheque.
18. Enumerate the stages involved in the Risk Management process.
19. What are the general utility services offered by the modern banks to the community ?
20. Give the meaning of Crossing. Explain the types of Crossing.
21. Discuss features of various types of banks.
22. Differentiate between promissory note and bill of exchange.
23. Discuss in detail the major functions of the Central Bank of a country.

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

Part C

*Answer any two questions.
Each question carries 10 marks.*

24. Discuss the role of Commercial banks in the economic development of a country.
25. What is Life Insurance ? Explain the principles of Life Insurance Contract.
26. Explain the popular services covered under E-banking.
27. Briefly explain the benefits and limitations of Insurance.

(2 × 10 = 20 marks)

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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)

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Name.....

Reg. No.....

FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION**APRIL 2024**

B.Com./B.B.A./B/H.A./B.T.H.M.

A 14—BANKING AND INSURANCE

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

*Answers should be written in English only.***Part A***Answer all questions.*

1. Mention any *four* advantages of insurance to society ?
2. What is financial inclusion ?
3. What do you mean by ATM ?
4. What do you understand by stale Cheque ?
5. What is negotiable instrument ?
6. What do you mean by exchange banks ?
7. Bring out the meaning of dishonour of cheque ?
8. What are foreign banks ?
9. What is biometric payments ?
10. What is mobile banking ?
11. What is Marine insurance policy ?
12. Explain social Insurance ?
13. What is E-purse ?
14. What is Re-insurance ?
15. What are the objectives of RBI ?

(15 × 2 = 30, Maximum ceiling - 25 Marks)

Turn over

Part B

Answer all questions.

16. Write a note on any two specialised development banks.
17. Explain the benefits of credit card to card holders.
18. Write a note on CORE banking ?
19. Write a short note on e-banking ?
20. What are the requirements for E-payments ?
21. Explain the primary functions of a commercial bank.
22. What are the circumstances under which paying banker can refuse payment of a customer cheque ?
23. Explain the role and importance of insurance ?

(8 × 5 = 40, Maximum ceiling - 35 Marks)

Part C

*Answer any two questions.
Each question carries 10 marks.*

24. Elucidate on the objective, role and functions of LIC and GIC.
25. Discuss the role of banks in the economic growth of a country ?
26. Explain the quantitative and qualitative methods of credit control by RBI.
27. Explain the special type of customers in a bank with special reference to minor and lunatics.

(2 × 10 = 20 marks)

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Name.....

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**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)

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Name.....

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FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION, APRIL 2022

B.Com./B.B.A.

A 14—BANKING AND INSURANCE

(Common for B.Com./B.B.A./B.H.A./B.T.H.M.)

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

Section A*Answer at least **ten** questions.**Each question carries 3 marks.**All questions can be attended.**Overall Ceiling 30.*

1. What do you mean by a foreign bank ?
2. Expand NEFT and RTGS.
3. What is noting in negotiable instruments ?
4. What is meant by financial inclusion ?
5. What do you mean by repo rate ?
6. What is meant no-claim bonus ?
7. What do you mean by travellers' cheques ?
8. What you mean by a debit card ?
9. List out any four insurance companies in India.
10. What is meant by dishonour of cheque ?
11. Who is an Insurer ?
12. What is Cash Reserve Ratio ?
13. What do you mean by bank overdraft ?
14. What is tele-banking ?
15. What do you mean by social insurance ?

(10 × 3 = 30 marks)

Turn over

Section B

*Answer at least **five** questions.*

Each question carries 6 marks.

All questions can be attended.

Overall Ceiling 30.

16. List out the characteristics or features of a bank.
17. What are the various advantages or benefits of having an insurance ?
18. What are the various classes or types of endorsements ?
19. Write a short note on SWIFT.
20. List out the differences between a cheque and a bank demand draft.
21. List out any *five* advantages and limitations of credit cards ?
22. Distinguish between traditional banking and online or internet banking.
23. What are the various types of life insurance policies ?

(5 × 6 = 30 marks)

Section C

*Answer any **two** questions.*

Each question carries 10 marks.

24. What are various types of bank accounts ? Also explain the steps or procedures to be followed for opening a bank account.
25. What do you mean by CORE banking ? Explain its advantages and limitations.
26. What is an insurance ? What are the characteristics of insurance ?
27. What do you mean by a bank ? Explain in detail the various functions of commercial banks.

(2 × 10 = 20 marks)

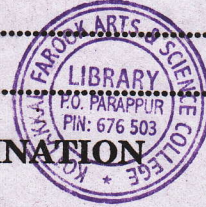
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Name.....

Reg. No.....

FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION
APRIL 2021



B.Com./B.B.A./B.H.A./B.T.H.M./B.C.F.D.

A 14—BANKING AND INSURANCE

Time : Two Hours and a Half

Maximum : 80 Marks

Section A

Answer at least ten questions.

Each question carries 3 marks.

All questions can be attended.

Overall Ceiling 30.

1. Define Banking.
2. What is Micro finance institutions ?
3. What is M-banking ?
4. What is NEFT ?
5. What is bank rate ?
6. What do you mean by Credit ceiling ?
7. What is Demate banking ?
8. Define Negotiable Instrument.
9. What is Trade bill ?
10. What is Stale Cheque ?
11. What is Endorsement ?
12. Narrate ECS.
13. Define Insurance.
14. What is Reinsurance ?
15. What is Term Policy ?

(10 × 3 = 30 marks)

Turn over

Section B

Answer at least five questions.

Each question carries 6 marks.

All questions can be attended.

Overall Ceiling 30.

16. What are the functions of EXIM BANKS.
17. Explain Unit banking.
18. Who are the Parties to promissory notes ?
19. What are the Essentials of a Cheque ?
20. When Banker must Refuse Payment ?
21. What is Payment in due course ?
22. Explain the Basic principles of life insurance.
23. Write down the duties, powers and functions of IRDA.

(5 × 6 = 30 marks)

Section C

Answer any two questions.

Each question carries 10 marks.

24. Explain in detail the special types of customers.
25. Narrate the functions of RBI.
26. What is Financial Inclusion ? Explain the different types of financial inclusion Schemes in India.
27. Explain in detail the Functions of Insurance.

(2 × 10 = 20 marks)