

C 21205

(Pages : 3)

Name.....

Reg. No.....

FOURTH SEMESTER (CUCBCSS—UG) DEGREE 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 dead 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

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 × 4 = 24 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 × 15 = 30 marks)