

D6BCP2204

Reg. No.....

Name: .....

**SIXTH SEMESTER UG DEGREE EXAMINATION, APRIL 2025**

**(Regular/Improvement/Supplementary)**

**B.COM. PROFESSIONAL**

**GBCP6B28T: BANKING AND INSURANCE MANAGEMENT**

**Time: 3 Hours**

**Maximum Marks: 80**

**PART A: Answer *all* the questions. Each carries *one* mark.**

**Choose the correct answer.**

1. SLR refers to \_\_\_\_\_.

A) Statutory Liquidity Ratio

C) Safety Liquidity Ratio

B) Stability Liquidity Ratio

D) None of these

2. Insurance is a contract of -----

A) Indemnity

B) surety

C) guarantee

D) None of these

3. Which bank is known as banker's bank?

A) RBI

B) SBI

C) PNB

D) NABARD

4. IRDA stands for \_\_\_\_\_.

A) Insurance Regulatory and Development Authority

B) Industrial Development and development Authority

C) Insurance Restructuring and Development Authority

D) Insurance Refinancing and Development Authority

5. Hull insurance is related with \_\_\_\_\_.

A) Building

B) Life

C) Machine

D) Ship

**Fill in the Blanks.**

6. CRR refers to \_\_\_\_\_.

7. The process of \_\_\_\_\_ begins with banks' lending money out of primary deposit.

8. IFSC stands for \_\_\_\_\_.

9. If a cheque is torn into two or more pieces and presented for payment it is called \_\_\_\_\_.

10. ECS refers to \_\_\_\_\_.

**(10 × 1 = 10 Marks)**

**(PTO)**

**PART B. Answer any *eight* questions. Each question carries *two* marks.**

11. What is Double Crossing of Cheque?
12. Define Unit Banking.
13. What is IBRD?
14. State the meaning of Repo rate.
15. Comment on Bridge loan.
16. Who is a customer of a bank?
17. What is Open Market Operations?
18. Define Insurance.
19. What is cheque truncation?
20. Define a Beneficiary.

**(8 × 2 = 16 Marks)**

**PART C. Answer any *six* questions. Each carries *four* marks.**

21. Explain the consequences of wrongful dishonour.
22. Enlist the difference between Draft and Cheque.
23. Discuss the Principles of sound lending.
24. Give an account on the rights of a customer.
25. What are the innovative functions of commercial bank?
26. Explain the need for insurance.
27. What is the difference between Life Insurance and General Insurance?
28. Distinguish between a proposal and a policy.

**(6 × 4 = 24 Marks)**

**PART D. Answer any *two* questions. Each carries *fifteen* marks.**

29. Discuss about the emerging trends in banking.
30. Enumerate and discuss the importance and principles of insurance.
31. Explain the various types of cheques.

**(2 × 15 = 30 Marks)**