D6BCP2304 **Reg. No.............................**

Name: ....

SIXTH SEMESTER UG DEGREE EXAMINATION, APRIL 2026

(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. One of the Initiatives taken by the government for financial inclusion is LBS. What does 'L' stands for in LBS?

   A) Lead B) Loan C) Liable D) Liquidity

2. Government has launched many flagship schemes to promote financial inclusion and provide financial security to empower the poor and unbanked in the country. Which of the following is NOT one of them?

   A) Pradhan Mantri Mudra Yojana C) Stand-Up India Scheme

   B) Pradhan Mantri Jeevan Jyoti Bima Yojana D) Beti bachao beti padhao

3. The terms drawer, drawee and payee are associated with?

   A) Promissory notes B) Delivery order C) Cheque D) Hundies

4. A cheque is deemed stale after ________.

   A) 1 month B) 6 months C) 3 months D) 1 year

5. Bank rate policy is aimed at _________.

   A) Development of banks. C) Stabilising internal price level.

   B) Helping loan takers. D) None of these.

Fill in the Blanks.

6. Garnishee order is issued by _______.
7. A banker's lien is __________.
8. Money at call is otherwise known as __________.
9. Unit banks are linked with bigger banks by a system called __________.
10. NPA stands for __________.

(10 × 1 = 10 Marks)

(PTO)

Part B. Answer any *eight* questions. Each carries *two* marks.

11. What is NEFT?
12. Comment on term policy.
13. Define negotiable instrument?
14. What do you mean by causa proxima?
15. What is insurable interest?
16. Define general crossing?
17. What is payment in due course?
18. Comment on SLR?
19. What is allonge?
20. What are hundis?

(8 × 2 = 16 Marks)

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

21. Write down the duties and powers of IRDA.
22. What are the characteristics of negotiable instrument?
23. Explain the significance of risk management in the context of E-Banking.
24. What is endorsement? What is the effect of a regular endorsement?
25. What are the precautions to be taken by a banker while opening an account in the name of a minor?
26. Describe the types of insurance contracts.
27. Explain the mechanism involved in internet banking.
28. Discuss the quantitative credit control weapons.

(6 × 4 = 24 Marks)

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

29. Discuss the meaning, types and features of general insurance.
30. Comment on Electronic banking. Explain the various types of E-banking services offered by commercial banks.
31. What is life insurance? What are the principles of Insurance?

(2 × 15 = 30 Marks)