

D 51340

(Pages : 3)

Name.....

Reg. No.....

THIRD SEMESTER B.A. DEGREE EXAMINATION, NOVEMBER 2018

(CUCBCSS—UG)

Core Course

ECO 3B 04—MODERN BANKING AND INSURANCE

Time : Three Hours

Maximum : 80 Marks

Answers may be written either in English or in Malayalam.

Part A

Answer all twelve questions.

Each question carries ½ mark.

1. The institution which promote international trade :
(a) SFC. (b) ICICI.
(c) IDBI. (d) EXIM Bank.
2. The number of banks nationalized in 1980 :
(a) 10. (b) 14.
(c) 6. (d) 20.
3. The institution which promote agriculture and rural development :
(a) NABARD. (b) RRB.
(c) SIDBI. (d) IFCL.
4. Direct buying and selling of securities and bills in money market is called _____.
(a) Bank rate. (b) Moral suasion.
(c) Open market operations. (d) SLR.
5. Among the public sector banks _____ is the biggest bank.
(a) New Bank of India. (b) State Bank of India.
(c) ICICI. (d) Punjab National Bank.
6. The function of indigenous bankers is :
(a) To lend funds to public. (b) To accept funds from public.
(c) Both. (d) None of these.
7. _____ Bank is known as Banker's Bank.
(a) RBI. (b) Federal bank.
(c) Union bank. (d) Bank of India.

Turn over

8. Insurance is a _____.
- (a) Charity. (b) Gambling.
(c) A contract. (d) Discount.
9. Treasury bills are issued by :
- (a) RBI. (b) IMF.
(c) IBRD. (d) IFCL.
10. The method of banking in which customers conduct transaction through internet :
- (a) Mobile bank. (b) E-bank.
(c) E-commerce. (d) Tele banking.
11. NABARD was established in the year :
- (a) 1981. (b) 1982.
(c) 1983. (d) 1984.
12. _____ provide for payment only in the event of death before a certain date or age.
- (a) Term insurance. (b) Group insurance.
(c) Premium insurance. (d) None of the above.

(12 × ½ = 6 marks)

Part B (Very Short Answer Type Questions)

*Answer any ten questions.
Each question carries 2 marks.*

13. What are the features of Unit banking ?
14. What are the unorganized sectors of money market ?
15. What are the functions of EFTS ?
16. Distinguish between credit card and debit card.
17. What are the functions of consortium banking ?
18. What are the main features of RTGS ?
19. Explain the process of insurance company operations.
20. What are the kinds of policies under life insurance ?
21. Explain Different concepts of electronic purse.
22. What are the principles of insurance ?
23. What are the types of insurance organizations ?
24. Explain the functions of mixed banking.

(10 × 2 = 20 marks)

Part C (Short Essay Questions)

Answer any six questions.

Each question carries 5 marks.

25. Explain the brief history of banking.
26. What are the types of insurance ?
27. What are the functions of IDBI ?
28. What are the instruments of money market ?
29. Explain Banking sector reforms in India.
30. What are development banks ?
31. Explain the monetary functions of RBI.
32. What are the difference between unit banking and mixed banking ?

(6 × 5 = 30 marks)

Part D (Essay Questions)

Answer any two questions.

Each question carries 12 marks.

33. Explain recent trends in banking.
34. Explain major functions of Central bank.
35. What are effects of nationalization of commercial banks in India ?
36. Explain the components of money market in India.

(2 × 12 = 24 marks)