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## THIRD SEMESTER B.A. DEGREE EXAMINATION, NOVEMBER 2016

(CUCBCSS—UG)

Economics—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 qu	iestions.
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		Answer all to	welve	e questions.
1.	Powerfi	al guilds of merchant bankers in ex	isten	ce were mentioned in ———?
	(a)	Arthasastra.	(b)	Bible.
	(c)	Manusmrithi.	(d)	Moute.
2.	RBI Ac	t was in the year ——?		
	(a)	1948.	(b)	1934.
	(c)	1969.	(d)	1929.
3.	"Jandh	an Scheme" is for ———?		
	(a)	Micro finance.	(b)	Financial exclusion.
	(c)	Financial inclusion.	(d)	Foreign collaboration.
4.		– is a portable computer in one's po	cket '	?
	(a)	E-card.	(b)	SMART card.
	(c)	Tele-card.	(d)	Draw-card.
5.		is not applicable in the case of life	e insu	rance?
	(a)	Good faith.	(b)	Interest.
	(c)	Contribution.	(d)	Subrogation.
6.		— is an advantage of life insurance	?	
١-	(a)	Premium.	(b)	Protection.
	(c)	Nomination.	(d)	Event.
7.		is an insurance plan for handica	pped	dependence?
	(a)	Jeevan Pramukh.	(b)	Jeevan Kishore.
	(c)	Jeevan Kamal.	(d)	Jeevan Aadhar.

Turn over

(a) (c) In (a) (c)	<ul> <li>insurance is purch</li> <li>Liability.</li> <li>Boiler.</li> <li>nount of the retention</li> <li>Recurrence.</li> <li>Freight.</li> <li>case manual ra</li> <li>Merit.</li> <li>Health.</li> <li>are the biggest fin</li> </ul>	n of the direct in	(b) (d)	Caraca San Caraca	
(c) The am (a) (c) In (a) (c)	Boiler.  nount of the retention Recurrence.  Freight.  — case manual ramed Merit.  Health.  — are the biggest fin	tes are used ?	(d) nsura (b) (d) (d)	Crop.  ance is ———?  Larceny.  Line.  Life.	
(a) (c) In (a) (c) (a) (a)	Recurrence. Freight. — case manual ra Merit. Health. — are the biggest fin	tes are used ?	(b) (d) (b)	Life.	
(a) (c) In (a) (c)	Recurrence. Freight. — case manual ra Merit. Health. — are the biggest fin	tes are used ?	(b) (d) (b)	Larceny. Line. Life.	
(c) In (a) (c) (a)	Freight.  — case manual ra  Merit.  Health.  — are the biggest fin		(d) (b)	Line.	
(a) (c)	— case manual ra Merit. Health. — are the biggest fin		(b)	Life.	
(a) (c)	Merit.  Health.  — are the biggest fin				
(c)	Health.  — are the biggest fin	ancial intermed			N
(a)	— are the biggest fin	ancial intermed	(d)	Group.	
(a)		ancial intermed			
	TTO	discius inscentinoc	liarie	es?	
(-)	LIC.		(b)	GIC.	
(c)	Banks.		(d)	UTI.	
RBI int	roduced ECS in —	?		ī.	-1005 FM
(a)	1994.		(b)	1974.	
(c)	1984.		(d)	1964.	94 -
		Live state			$(12 \times \frac{1}{2} = 6 \text{ marks})$
	Part B	(Very Short A	nsw	ver Type Questions)	all market to
	T. Folia A	Answer any	ten	questions.	
What d	o you mean by whol	e-life insurance	?	9-11	ngari
				erations in India?	
Explair	the Burglary insur	ance?			and the second
What d	o you mean by Fide	lity guarantee i	nsur	ance?	
What a	re the achievements	of life insurance	e in	India?	
Briefly	explain the problem	s of internet ba	nkin	g in India?	
Explain	the components of	money market	) :		
			ı Ind	ia ?	
					ar a la
		4			$(10 \times 2 = 20 \text{ marks})$
	(a) (c) What description What description What a Briefly Explair What description What description	(a) 1994. (c) 1984.  Part B  What do you mean by whole what are the features of in Briefly explain the features Explain the Burglary insurfly what do you mean by Fide what are the achievements Briefly explain the problem Explain the components of what do you mean by ATM what are the achievements Briefly explain the concept	(a) 1994.  (c) 1984.  Part B (Very Short A Answer any What do you mean by whole-life insurance What are the features of insurance compare Briefly explain the features of personal acceptable in the Burglary insurance?  What do you mean by Fidelity guarantee is What are the achievements of life insurance Briefly explain the problems of internet bates Explain the components of money market? What do you mean by ATM?  What are the achievements of e-banking in	(a) 1994. (b) (c) 1984. (d)  Part B (Very Short Answ  Answer any ten  What do you mean by whole-life insurance?  What are the features of insurance company op  Briefly explain the features of personal accident  Explain the Burglary insurance?  What do you mean by Fidelity guarantee insurance in  Briefly explain the problems of internet banking  Explain the components of money market?  What do you mean by ATM?  What are the achievements of e-banking in Ind  Briefly explain the concept 'banker's bank'?	(a) 1994. (b) 1974. (c) 1984. (d) 1964.  Part B (Very Short Answer Type Questions)  Answer any ten questions.  What do you mean by whole-life insurance?  What are the features of insurance company operations in India?  Briefly explain the features of personal accident insurance scheme?  Explain the Burglary insurance?  What do you mean by Fidelity guarantee insurance?  What are the achievements of life insurance in India?  Briefly explain the problems of internet banking in India?  Explain the components of money market?  What do you mean by ATM?  What are the achievements of e-banking in India?  Briefly explain the concept 'banker's bank'?

## Part C (Short Essay Questions)

Answer any six questions.

- 25 What do you mean by branch banking?
- 26 What are the functions of RBI?
- 27 Briefly explain the history of banking in India?
- 28 Explain the difference between unit banking and mixed banking?
- 29 What do you mean by consortium banking?
- 30 What are the achievements of nationalisation of Commercial banks in India?
- 31 Briefly explain the evolution of insurance in India?
- 32 Explain the kinds of life insurance policies in India?

 $(6 \times 5 = 30 \text{ marks})$ 

## Part D (Essay Questions)

Answer any two questions.

- 33 Prepare a note on development banks in India?
- 34 Explain the nature and importance of life insurance in India at present?
- 35 Briefly explain the functions and progress of Commercial banks in India?
- 36 Explain the nature and importance of recent developments in Indian banking?

 $(2 \times 12 = 24 \text{ marks})$