Reg. No.: ....

Name: ....

University of Kerala

U8724

Second Semester FYUGP Degree Examination, April 2025

Discipline Specific Core Course

COMMERCE

UK2DSCCOM104 - Practices of Banking and Insurance

Academic Level: 100-199

Time: 2 Hours(120 Mins) **Max. Marks: 56**

Part A.6 Marks:Time 5 Minutes.(Cognitive Level :Remember(RE)/Understand(UN)) Objective Type.1 mark each, Answer all questions

Qn No.	Question	CL	CO
1	Choose the one, which one is not a plastic money Options : A)Credit card B)Debit Card C)Pre-paid card D)PAN Card	RE	4
2	If a cheque presented for payment after three months from the date of the cheque is known as _________ Options : A)Self cheque B)Mutilated cheque C)Local cheque D)Stale cheque	RE	2
3	Life insurance policies encourage Options : A)Excessive spending B)Speculation in stock markets C)Savings and Investment D)Increased Taxation	UN	1
4	One service which is NOT offered by Post Office Savings Bank (POSB) Options : A)Public Provident Fund (PPF) B)Monthly Income Scheme (MIS) C)Foreign Exchange Transactions D)National Savings Certificate (NSC)	UN	1
5	The person who draws the bill is known as Options : A)Drawer B)Drawee	UN	1

Qn No.	Question	CL	CO
	C)Payee D)Endorser		
6	Trace the salient feature of Core Banking Solutions (CBS). Options : A)Centralized banking operations B)Limited access to banking services C)Manual record-keeping for transactions D)Restriction of services to a single branch	UN	1

Part B.10 Marks.Time:20 Minutes (Cognitive Level:Understand(UN)/Apply(AP))Two-three sentences.2 marks each.Answer all questions

Qn No.	Question	CL	CO
7	Explain CORE banking.	UN	4
8	Demonstrate how insurance helps individuals and businesses manage risk.	UN	1
9	Choose an appropriate insurance scheme for yourself and justify your selection	AP	1
10	Identify any two methods by which RBI can regulate money supply	AP	3
11	Identify major benefits obtained by business from electronic funds transfer.	AP	4

Part C.16 Marks.Time:35 Minutes.(Cognitive Level :Apply(AP)/Analyse(AN))Short Answer.4 marks each, Answer all 4 questions,choosing among options * within each question

Qn No.	Question	CL	CO
12	A) Identify the situations in which you would use different types of plastic cards OR B) Identify the green banking initiatives adopted by banks	AP	4, 4
13	A) A regional bank merges with a national bank. What are the possible benefits of this merger OR B) Identify and explain the different types of insurance prolicy	AP	1, 4
14	A) Analyse the role of commercial banks in liquidity management	AN	2, 4

Qn No.	Question	CL	CO
	OR B) Examine the importance of credit creation		
15	A) Differentiate between general crossing and special crossing OR B) List the clauses of marine insurance.	AN	1, 1

Part D.24 Marks.Time: 60 Minutes.(Cognitive Level :Analyse(AN)/Evaluate(EV)/Create(CR)) Long Answer 6 Marks each.Answer all 4 questions choosing among options * within each question

Qn No.	Question	CL	CO
16	A) Compare a current account with a savings bank account. OR B) Analyse the general and special relationship between banker and customer	AN	2, 1
17	A) Evaluate the need for insurance in the modern world. OR B) Assess the benefits and drawbacks of investing in a fixed deposit	EV	1, 1
18	A) Evaluate the importance of innovations in banking sector? OR B) Evaluate the effectiveness of foreign banks in introducing global banking practices into the Indian financial system	EV	4, 1
19	A)	CR	5, 1

Qn No.	Question	CL	CO
	Discuss the term risk and what are the classifications of risk OR B) Design a new retail banking product that caters specifically to young professionals entering the workforce. Describe its key features, the needs it addresses, and how it differentiates from existing products in the market		