

**QP CODE**

**H1159**

**Enrollment Number:** .....

**Name:** .....

**FOUR YEAR UNDER GRADUATE DEGREE EXAMINATIONS, MARCH 2026**

**Third Semester**

**SGB24CM101MD – Banking and Insurance**

**(2024 July admissions)**

**Common for B.A (Honours) English/ Malayalam/History/Sociology/**

**B.B.A (Honours)/B.Com (Honours)**

**Time: 2 Hours**

**Max. Marks: 45**

**Section A**

**Answer any five of the following questions in a word or sentence each. Each question carries 1 mark.**

1. PSB stands for ....
2. What do you understand by margin requirement?
3. What is KYC?
4. What is moral suasion?
5. What is SARFAESI?
6. Describe the term 'credit card.'
7. What is utmost good faith?
8. Describe the term 'cash credit.'

**(1X5=5)**

**Section B**

**Answer any five of the following questions in two or three sentences each. Each question carries 2 marks.**

9. Describe the term credit creation with an example.
10. List four types of crossing.
11. Describe the term 'insurance claim'.
12. What is Clayton's case?

13. Describe the banker's right of set off.
14. List any four features of a bank.
15. What are the different types of credit facilities?
16. List four types of cheques.

**(2X5=10)**

### **Section C**

**Answer any four of the following questions in one page each. Each question carries 5 marks.**

17. Explain steps in account opening.
18. Explain the functions of IRDAI.
19. Explain any five NPA management strategies.
20. What are the primary functions of insurance?
21. What are the types of commercial insurance policies?
22. Explain in detail the key objectives of the DRT Act.

**(5X4=20)**

### **Section D**

**Answer any one of the following questions in three pages each. Each question carries 10 marks.**

23. Explain in detail the types of insurance claims.
24. Discuss the various principles of insurance.

**(10X1=10)**