

D 13379

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Name.....

Reg. No.....

**FIFTH SEMESTER B.Voc. PROGRAMME EXAMINATION, NOVEMBER 2021**

Logistics Management

GEC5BE15—BANKING AND INSURANCE MANAGEMENT

Time : Three Hours

Maximum : 80 Marks

**Part A***Answer all questions.**Each question carries 1 mark.*

1. Which bank is the sponsor of Prathama Gramin Bank ?
  - (a) Bank of Baroda.
  - (b) Indian Bank.
  - (c) Punjab National Bank.
  - (d) Syndicate Bank.
2. Which of the following is not a public sector bank in India ?
  - (a) Andhra Bank.
  - (b) Federal Bank.
  - (c) IDBI Bank.
  - (d) Vijaya Bank.
3. What is the expanded form of the term ALM used in banking sector ?
  - (a) Asset Liability Maintenance.
  - (b) Asset Liability Management.
  - (c) Asset Liability Manipulation.
  - (d) Asset Liability Maximisation.
4. Which among the following is called the rate of interest charged by RBI for lending money to various commercial banks by rediscounting of the bills in India ?
  - (a) Bank Rate.
  - (b) Discount window.
  - (c) Monetary Policy.
  - (d) Overnight Rate.
5. What is the full form of CRR ?
  - (a) Cash Reserve Rate.
  - (b) Cash Reserve Ratio.
  - (c) Cash Recession Ratio.
  - (d) Core Reserve Rate.
6. What is the full form of 'MAT' ?
  - (a) Maximum Alternate Tax.
  - (b) Minimum Alternate Tax.
  - (c) Maximum Alternate Time.
  - (d) Minimum Alternate Time.

**Turn over**

7. Who sets up 'Base Rate' for Banks ?
- (a) Individual Banks Board. (b) Interest Rate Commission of India.  
(c) RBI. (d) None of the above.
8. What is the full form of IRR ?
- (a) Internal Rate of Return. (b) Internal Reserve Ratio.  
(c) Internal Rate of Ratio. (d) Internal Recession Rate.
9. Who signs on 1 Rupee currency note ?
- (a) Governor of RBI. (b) Finance Secretary.  
(c) Finance Minister. (d) The President.
10. Which country started first plastic notes ?
- (a) Afghanistan. (b) Argentina.  
(c) Australia. (d) Austria.

(10 × 1 = 10 marks)

**Part B (Short Answer Questions)**

*Answer any **eight** questions.*

*Each question carries 2 marks.*

11. What is ATM ?
12. What is credit card ?
13. What is tele banking ?
14. What is home banking ?
15. What is fire insurance ?
16. What is property insurance ?
17. What is cheque ?
18. What is draft ?
19. Who is endorser ?
20. What is endorsement ?
21. What is debit card ?
22. What is overdraft in banking ?

(8 × 2 = 16 marks)

**Part C (Short Essay Questions)**

*Answer any **six** questions.*

*Each question carries 4 marks.*

23. Write a note on Promissory note.
24. Write a note on Bill of Exchange.
25. Explain the crossing of cheques.
26. Explain the different kinds of endorsement.
27. Explain the general rules regarding endorsement.
28. Explain the need of insurance.
29. Explain the general principles of life insurance contract.
30. Explain the roles of IRDA.
31. Write a note on ATM.

(6 × 4 = 24 marks)

**Part D (Essays)**

*Answer any **two** questions.*

*Each question carries 15 marks.*

32. Define banking. Explain the characteristics of banking.
33. Write a note on innovative functions in banking.
34. Explain the objectives and functions of NABARD.
35. What is insurance ? Explain the various kinds of insurance.

(2 × 15 = 30 marks)