



**QP CODE: 21100680**

**Reg No** : .....

**Name** : .....

**B.A DEGREE (CBCS) EXAMINATION, MARCH 2021**

**Third Semester**

B.A Economics Model II Insurance

**VOCATIONAL COURSE - EC3VOT02 - INSURANCE AND BANKING**

2017 Admission Onwards

3FA8436D

Time: 3 Hours

Max. Marks : 80

**Part A**

*Answer any **ten** questions.*

*Each question carries 2 marks.*

1. RBI
2. Unit Banking
3. Debit card
4. Co- operative banking structure
5. Negotiable instruments
6. Define NBFIs.
7. Promisory note
8. Bonus
9. Financial inclusion
10. Kissan credit cards
11. Agency model in insurance
12. National Insurance Company

(10×2=20)

**Part B**

*Answer any **six** questions.*

*Each question carries 5 marks.*





13. Explain the functions of RBI as a central bank.
14. What are the major credit control measures by RBI? How it can be applied during inflationary and deflationary situations?
15. Write a note on the reievance of mobile banking .
16. What are the major financial instruments using in the capital market?
17. Write a short note on CRISIL as a credit rating agency.
18. Define mutual funds.Explain the advantages and disadvantages of mutual funds.
19. Define financial inclusion.What are various financial inclusion strategies.
20. Explain the role of insurance in the economic development of a country.
21. Role of insurance with respect to the retirement benefits.

(6×5=30)

### **Part C**

*Answer any **two** questions.*

*Each question carries **15** marks.*

22. Define Financial systems. Explain various financial systems.
23. Bringout the organisational structure,powers and functions of SEBI.
24. Analyse the role of NBFI's and RRB's in financial inclusion.
25. How can you elucidate the role of insurance as the investment potential of the conomy?

(2×15=30)

