

**CREDIT BASED FIFTH SEMESTER B.A. DEGREE EXAMINATION  
OCTOBER/NOVEMBER 2009**

**SECRETARIAL PRACTICE**

**PAPER V – COMMUNICATION AND BUSINESS CORRESPONDENCE**

**Time: 3 Hrs**

**Max. Marks: 70**

1. Match the following. **(10x1=10)**
- |                          |   |                              |
|--------------------------|---|------------------------------|
| 1. Written Communication | - | a) Yours faithfully          |
| 2. Conscious             | - | b) Body Language             |
| 3. Complimentary close   | - | c) Study of Word meaning     |
| 4. Kinesics              | - | d) Circular Letter           |
| 5. Courtesy              | - | e) Brevity                   |
| 6. Decoding              | - | f) Letters & Memos           |
| 7. Noice                 | - | g) Complaint letter          |
| 8. Semantic              | - | h) Barriers to Communication |
| 9. Reduction Sale        | - | i) 'YOU' Attitude            |
| 10. Defective Order      | - | j) Communication process     |

**UNIT– I**

2. Answer any ONE of the following. **(5x1=5)**
- a) Define communication. Explain any 3 purposes of communication.
- b) What are the advantages of proper listening?
3. Answer any ONE of the following. **(10x1=10)**
- a) What are the various steps in a communication process? Explain with the help of a suitable diagram.
- b) Enumerate briefly the barriers that can hamper effective communication.

**UNIT– II**

4. Answer any ONE of the following. **(5x1=5)**
- a) Explain the importance of Business Communication.
- b) Write a note on Bad news communication in Business.
5. Answer any ONE of the following. **(10x1=10)**
- a) Discuss the general principles of written Business Communication.
- b) Explain the main objectives of Business Communication.

**UNIT– III**

6. Answer any ONE of the following. **(5x1=5)**
- a) Explain the different parts of Business letter.
- b) Write a short note on 'status enquiry' letter.
7. A college library intends to buy notice boards and magazine display racks. Draft a letter from the College Principal asking the supplier to send catalogue with price list, stressing them to give substantial discount, since it is for an educational institutions. **(5)**

8. You have bought a mixie from a reputed company. However, when you opened the box at home, you found that the mixie was damaged. Write a letter to the company telling them about the problem and asking them to replace your set immediately. (5)

**UNIT- IV**

9. Answer any ONE of the following. (5x1=5)
- a) Explain the advantages of circulars.
  - b) Explain the stages in the series of writing collection letter.
10. Draft a letter to Messrs. Daulatram & Sons, Chennai, who owe you Rs. 2,50,000/-. Inform them that you have already sent them 2 reminders and have still not received any payment. (5)
11. You are the owner of a medical shop. Due to some problems, you have to shift your business premises. Write a letter to all your regular customers informing them, about the change and giving your new contact. (5)

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## UNIT- I

2. a) Write short note on any **ONE** of the following in about 4-6 sentences. **(1x5=5)**  
1. Properties or characteristics of Information  
2. Cost of Information
- b) Answer any **ONE** of the following in about 10-12 sentences. **(1x10=10)**  
1. Define the term Information Technology? What are its objectives?  
Also explain the terms:  
a) Data b) Instruction c) Information
2. Distinguish the functioning of LAN and WAN in networking resources.

## UNIT- II

3. a) Write short notes on any **ONE** of the following in about 4-6 sentences. **(1x5=5)**  
1. Any five Text Formatting Tags with example.  
2. Creating Hyper Text Links.
- b) Answer any **ONE** of the following in about 10-12 sentences. **(1x10=10)**  
1. Explain the various tags and attributes related to a Table.  
2. What do you mean by Unordered List? Explain it with examples.

## UNIT- III

4. a) Write short note on **ONE** of the following in about 4-6 sentences. **(1x5=5)**  
1. Entering and Copying Formula.  
2. Operators in Excel.
- b) Answer any **ONE** of the following in about 10-12 sentences. **(1x10=10)**  
1. Explain the Format Cell categories of Excel.  
2. State and explain any FIVE Statistical Functions of Excel.

## UNIT- IV

5. a) Write short note on any **ONE** of the following in about 4-6 sentences. **(1x5=5)**  
1. Pivot Table.  
2. Auto Filter.
- b) Answer any **ONE** of the following in about 10-12 sentences. **(1x10=10)**  
1. What are the graphic objects you can insert in your worksheet? Explain any two.  
2. Mention the various types of charts. Also explain the various parts of a chart.

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CREDIT BASED FIFTH SEMESTER B. A. DEGREE EXAMINATION  
OCTOBER 2012

**INTERNAL PRACTICE - V**

Time: 3 Hrs

Max. Marks: 80

Instruction to candidates:

Answer ALL questions strictly following the internal choice.

Question

No.1 is compulsory .

1. Answer all the following: 10X2=20  
Match the following:
- a) What is meant by verbal communication?
  - b) What is meant by 'promptness', as an essential element of business correspondence?
  - c) Write a note on 'complementary close'.
  - d) What is a routine enquiry?
  - e) Expand F.O.R and E. & O.E.
  - f) What is meant by trade reference?
  - g) What is an Order Form?
  - h) Mention any two causes that give rise to complaints in business.
  - i) What is meant by 'appeal and urgency stage' in collection series?
  - j) What is a circular letter?

UNIT – I

2. Answer any ONE of the following: 1X5=5
1. Explain briefly the importance of listening in communication.
  2. Explain two barriers to communication in organizations.
3. Answer any ONE of the following: 1X10=10
- a) Define communication. Explain the process of communication.
  - b) Explain the components of non – verbal communication.

UNIT – II

4. Answer any ONE of the following: 1X5= 5
- a) Explain briefly the importance of effective business communication.
  - b) Write a brief note on: i) The letter head and ii) The inside address.
5. Answer any ONE of the following: 1X10=10
- a) Explain the principles of written business communication.
  - b) Explain the factors to be borne in mind while communicating good news and bad news messages.

### UNIT – III

**6. Answer any ONE of the following:**

**1X5=5**

- a) State the hints for drafting a status enquiry.
- b) Mention the different ways in which payments can be made by customer for the goods purchased by him.

**7. Draft the following letters:**

**2X5=10**

- a) Majestic Electricals, Mangalore wish to place an order with Hindustan electronics Ltd., Bangalore for their latest television sets. Prepare an order on behalf of Majestic Electricals, giving the details of the items, mode of delivery and mode of payment you prefer. Draw their attention to the need for prompt delivery.
- b) Draft a letter to Hindustan Electronics Ltd., Bangalore pointing out the delay in the delivery of the television sets ordered by you. Specify the date by which you wish to get the items.

### UNIT - IV

**8. Write a short note on any ONE of the following:**

**1X5=5**

- a) Mention any five situations in which a circular letter may be sent from a business.
- b) Explain briefly the demand and warning stage in collection correspondence.

**9. Draft the following letters:**

**2X5=10**

- a) Royal General Stores, Mangalore has not paid long overdue inspite of the repeated reminders. Draft a letter on behalf of Mahendra Stores, Mangalore to Royal General Stores threatening to take legal action if the bill is not paid within seven days.
- b) Draft a circular letter on behalf of Diana Stores, Mangalore drawing the attention of their customers, announcing the shifting of their business premises to a new location.

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CREDIT BASED FIFTH SEMESTER B. A. DEGREE EXAMINATION  
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  - f) What is meant by trade reference?
  - g) What is an Order Form?
  - h) Mention any two causes that give rise to complaints in business.
  - i) What is meant by 'appeal and urgency stage' in collection series?
  - j) What is a circular letter?

UNIT – I

2. Answer any ONE of the following: 1X5=5
1. Explain briefly the importance of listening in communication.
  2. Explain two barriers to communication in organizations.
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- a) Define communication. Explain the process of communication.
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4. Answer any ONE of the following: 1X5= 5
- a) Explain briefly the importance of effective business communication.
  - b) Write a brief note on: i) The letter head and ii) The inside address.
5. Answer any ONE of the following: 1X10=10
- a) Explain the principles of written business communication.
  - b) Explain the factors to be borne in mind while communicating good news and bad news messages.

### UNIT – III

**6. Answer any ONE of the following:**

**1X5=5**

- c) State the hints for drafting a status enquiry.
- d) Mention the different ways in which payments can be made by customer for the goods purchased by him.

**7. Draft the following letters:**

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- c) Majestic Electricals, Mangalore wish to place an order with Hindustan electronics Ltd., Bangalore for their latest television sets. Prepare an order on behalf of Majestic Electricals, giving the details of the items, mode of delivery and mode of payment you prefer. Draw their attention to the need for prompt delivery.
- d) Draft a letter to Hindustan Electronics Ltd., Bangalore pointing out the delay in the delivery of the television sets ordered by you. Specify the date by which you wish to get the items.

### UNIT - IV

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- c) Mention any five situations in which a circular letter may be sent from a business.
- d) Explain briefly the demand and warning stage in collection correspondence.

**9. Draft the following letters:**

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- c) Royal General Stores, Mangalore has not paid long overdue inspite of the repeated reminders. Draft a letter on behalf of Mahendra Stores, Mangalore to Royal General Stores threatening to take legal action if the bill is not paid within seven days.
- d) Draft a circular letter on behalf of Diana Stores, Mangalore drawing the attention of their customers, announcing the shifting of their business premises to a new location.

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CREDIT BASED FIFTH SEMESTER B. A. DEGREE EXAMINATION  
OCTOBER 2012

**SECRETARIAL PRACTICE - VI**

Time: 3 Hrs

Max. Marks: 80

1. A) Match the following: 2X5=10
- |                          |  |
|--------------------------|--|
| 1. Instruction           | a. Processed Data  |
| 2. Rowspan               | b. Work area for different web pages to be opened at the same time |
| 3. Proper                | c. Specify what data must do                                       |
| 4. Information Economics | d. Convert first letter into Capitals                              |
| 5. Frames                | e. Merge Rows  |
|                          | f. Cost & Value  |
- B) Choose the appropriate answer from the options given below: 2X5=
1. Small computer network that are confined to a local area are called .  
a) WAN                      b) File Server                      c) LAN                      d) Client Server
  2. Image can be inserted in a webpage by using the option.....  
a) Link                      b) Insert                      c) Place                      d) IMG
  3. Two Text Cells can be joined together using the function.....  
a) Concatenate                      b) Proper                      c) Merge                      d) Join
  4. The Row and Column can be made an absolute cell address by adding the ..... symbol  
a) #                      b) ;                      c) /                      d) \$
  5. .... option can be used for performing a "What if Analysis".  
a) Goal Seek                      b) IF                      c)PMT                      d) Filter

UNIT – I

2. a) Write short note on any ONE of the following : 1X5=5
1. Information System
  2. Information Economics
3. a) Answer any ONE of the following : 1X10=10
1. Define Information Technology. Write down the properties of Information.
  2. Why closet server is better than the file server? Explain.

UNIT - II

4. a) Write short note on any ONE of the following : 1X5=5
1. Explain Ordered List, Un-ordered List and Definition List with examples.
  2. How will you apply background images and Colour to HTML files?
5. a) Answer any ONE of the following : 1X10=10
1. How will you create a link to a frameset? Explain.
  2. Explain the components of Dream weaver.

**UNIT – III**

- 6. a) Write short note on any ONE of the following: 1X5=5**
1. What is the purpose of 'Format Painter and Autosum?
  2. Explain the operators of Ms Excel.
- 7. a) Answer any ONE of the following: 1X10=10**
1. Explain the different types of Cell References.
  2. Explain Five text functions of Ms Excel with example.

**UNIT - IV**

- 8. a) Write short note on any ONE of the following: 1X5=5**
1. Full series Ms Excel.
  2. Scenario Manager of MS Excel.
- 9. a) Answer any ONE of the following: 1X10=10**
1. How will you create, Print and Delete Pivot Tables?
  2. Explain the different types of charts. Write down the procedure to create, edit and delete the charts.

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**SEP 2013**

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

**CREDIT BASED FIFTH SEMESTER B.A. DEGREE EXAMINATION  
OCTOBER 2013  
SECRETARIAL PRACTICE  
Paper – V: Insurance**

**Time: 3 Hrs**

**Max. Marks: 80**

**Instructions: Answer all questions strictly following the choice provided**

**SECTION – A**

**1.A) Choose the appropriate answer from the given options:**

**5x1=5**

- a. The LIC was formed on
  - i) 1-1-1956
  - ii) 1-9-1956
  - iii) 1-1-1947
  - iv) 1-9-1947
- b. The process of applying for insurance is called
  - i) Application
  - ii) Consideration
  - iii) Endorsement
  - iv) Proposal
- c. A policy holder transfers their rights under a policy to another person. This process is called.
  - i) Nomination
  - ii) Assignment
  - iii) Surrender
  - iv) Deferment
- d. The FDI is allowed in insurance in India.
  - i) 26%
  - ii) 49%
  - iii) 51%
  - iv) 74%
- e. The risk management formally evolved as
  - i) a function of business enterprise
  - ii) a function of debt collectors
  - iii) a function of financial lending
  - iv) a function of investment organisation

**1.B) State whether the following statements are True or False:**

**5x1=5**

- a. Indemnity means security, protection and compensation given against damage, loss or injury.
- b. The group Insurance policy gives you advantages of standardized coverage and very competitive premium rates.
- c. Floater health policies generally cover up to 4 members of a family.
- d. Life is full of risks -some are preventable or can at least be minimized, some are avoidable and some are completely unforeseeable.
- e. IRDA was formed on 1<sup>st</sup> September 1956.

**SECTION – B**

**2. Answer any TEN of the following.**

**10x2=20**

- a. Define Insurance.
- b. What is meant by morale hazard?
- c. Why one should buy Life Insurance?
- d. What is meant by speculative risk?
- e. What is meant by Group Insurance?
- f. What is principle of subrogation?
- g. Expand: IRDA
- h. Which are the two important documents should be produced at the time of death claim of insurance?
- i. What is meant by personal accident insurance?
- j. What is meant by Rider Claims?
- k. State any two objectives of Insurance.
- l. What is meant by 'Premium'?

**SECTION – C**

**Answer any FOUR of the following:**

**4x5=20**

3. Explain the causes of political risks.
4. Explain the different types of Life Insurance Plans.
5. What is meant by Self Insurance?
6. What is meant by Social Insurance? Explain.
7. Explain the Principle of Utmost Good Faith.

**SECTION – D**

**Answer any THREE of the following:**

**3x10=30**

8. "If you think good health is everything then health insurance is next to everything." – Enumerate this statement with suitable example.
9. Explain the role played by IRDA.
10. Explain the claim and settlement procedure of Vehicle Insurance.
11. What is meant by ESI? Explain the social security benefits available under ESI.

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**BP 502.1**

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

**CREDIT BASED FIFTH SEMESTER B.A. DEGREE EXAMINATION  
OCTOBER 2018  
SECRETARIAL PRACTICE – VI  
Innovative Banking**

**Time: 3 Hrs**

**Max. Marks: 80**

**Instructions: Answer all questions strictly following the choice provided**

**SECTION – A**

**1.A) Match the following:**

**5x1=5**

- |                     |                        |
|---------------------|------------------------|
| 1. Banker's Bank    | a. Crossing            |
| 2. Demand deposit   | b. Demand Draft        |
| 3. ATM              | c. Saving Bank Account |
| 4. Cheque           | d. RBI                 |
| 5. Bill of Exchange | e. Current Account     |
|                     | f. PIN                 |

**1.B) Fill in the blanks:**

**5x1=5**

- Expand EMI \_\_\_\_\_
- “One man one vote” principle is followed in the management of \_\_\_\_\_ Banks.
- \_\_\_\_\_ banks are owned by Government of India.
- Fixed Deposits are also known as \_\_\_\_\_ Deposits.
- \_\_\_\_\_ is popularly known as plastic money.

**SECTION – B**

**2. Answer any TEN questions in ONE sentence each:**

**10x2=20**

- What is meant by ‘Credit Control’ policy of RBI?
- State the role of Non-Banking Financial Corporation in India.
- Mention any one function of Co-operative Banks.
- What is meant by KYC?
- What is meant by Core Banking?
- What is Credit Card?
- State any one custodial service provided by commercial banks.
- What is meant by pay order?
- What is Mobile banking?

- j. What is meant by overdraft?
- k. 'Introduction is not required to open Fixed Deposit Account'. Why?
- l. What is meant by 'Special Crossing' of a cheque?

**SECTION – C**

**Answer any FOUR of the following:**

**4x5=20**

- 3. Explain briefly the characteristic features of Co-operative Banks.
- 4. Distinguish between current account and savings bank account.
- 5. Explain the procedure involved in availing Education Loan.
- 6. Write a note on ATM services.
- 7. What are the main advantages of a cheque?

**SECTION – D**

**Answer any THREE of the following:**

**3x10=30**

- 8. Explain the role of Reserve Bank as a 'Banker to the Government'.
- 9. List out the general features of Recurring Deposit Account.
- 10. Explain the current trends in availing Housing Loan.
- 11. What is meant by Electronic Fund Transferring? What are its main features and merit?

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**SEP 2013**

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

**CREDIT BASED FIFTH SEMESTER B.A. DEGREE EXAMINATION  
OCTOBER 2014  
SECRETARIAL PRACTICE  
Paper – V: Insurance**

**Time: 3 Hrs**

**Max. Marks: 80**

**Instructions: Answer all questions strictly following the choice provided**

**SECTION – A**

**1.A) Choose the appropriate answer from the given options:**

**5x1=5**

- a. In the case of micro -insurance, up to what amount can an insurer issue a policy?  
i) Rs. 5000,000      ii) 100,000      iii) 50,000      iv) 75,000
- b. Which of the below is a reinsurance company?  
i) General Insurance Corporation (GIC)    ii) Life Insurance Corporation (LIC)    iii) Oriental Insurance Company Limited    iv) United India Insurance Company Limited
- c. In which year was the IRDA was set up?  
i) 1998      ii) 1999      iii) 2000      iv) 2001
- d. Insurance manages risk in which of the following ways?  
i) Transfer      ii) Retention      iii) Reduction  
iv) Avoidance /prevention
- e. The person who assesses the risk associated with a proposal is \_\_\_\_\_  
i) Actuary    ii) Underwriter    iii) Arbitrator    iv) Assessor

**2) State whether the following statements are True or False:**

**5x1=5**

- a. The agreements between insurers and reinsurers known as Quota shares.  
b. In the case of individual agents, the license issued by IBDA is valid for 1year.  
c. Accountability and corporate governance together is known as Ethic in Business.  
d. Spreading risk across areas which may not be affected equally or at the same time is called as Separation.  
e. In reinsurance terms a treaty condition stating that the insurer's loss must exceed a certain limit for the reinsurer to get involved is called as pool arrangement.

**SECTION – B**

**2. Answer any TEN of the following.**

**10x2=20**

- a. Define Risk.
- b. Explain the term “Hazard’
- c. State any two causes of risk in finance.
- d. What is meant by speculative risk?
- e. What is insurance?
- f. What is principle of subrogation?
- g. What is legal risk?
- h. Who needs life insurance?
- i. How much is the Foreign Direct Investment (FDI) allowed in insurance in India?
- j. What is E.S.I. scheme?
- k. How can risk be controlled?
- l. State any two effects of uncontrollable risk.

**SECTION – C**

**Answer any FOUR of the following:**

**4x5=20**

3. Explain the causes of political risks.
4. Discuss the different measures of risk for loss reduction.
5. Distinguish between Risk and Uncertainty.
6. What is risk attitude? Explain the types of risks attitudes.
7. State any five objectives of insurance.

**SECTION – D**

**Answer any THREE of the following:**

**3x10=30**

8. Briefly explain the seven principles of Insurance.
9. Explain the characteristics of insurable risks.
10. Briefly explain the important types of Business Risks.
11. Explain death claim settlement process.

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**SEP 502.1**

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

**CREDIT BASED FIFTH SEMESTER B.A. DEGREE EXAMINATION**

**OCTOBER 2014**

**SECRETARIAL PRACTICE**

**PAPER VI: Innovative Banking**

**Time: 3 Hrs**

**Max. Marks: 80**

**Instructions: Answer all questions strictly following the choice provided**

**SECTION - A**

**1.A) Fill in the Blanks:**

**5-1-5**

1. \_\_\_\_\_ account is an active account which is in operation continuously.
2. Recurring deposited accounts are also called \_\_\_\_\_ accounts.
3. \_\_\_\_\_ is a financial arrangement under which the current account holder is permitted to overdraw his account.
4. \_\_\_\_\_ means drawing across the face of the cheque two parallel transverse lines.
5. \_\_\_\_\_ is a card which contain embedded microprocessor.

**B) Match the following:**

**5-1-5**

- |                  |                              |
|------------------|------------------------------|
| 1. Credit Card   | a. Co-Operative Bank         |
| 2. Loan          | b. Statutory Liquidity Ratio |
| 3. Apex Bank     | c. Plastic Money             |
| 4. Fixed Deposit | d. EMI                       |
| 5. SLR           | e. RBI                       |
|                  | f. Term Deposit              |

**SECTION - B**

**2. State whether the following statements are 'True' or 'False'  
(Answer any Ten)**

**10-2-20**

- a. There are 10 Nationalised Banks in India.
- b. Co-operative Banks play a very significant role in rural banking.
- c. No interest is allowed on Savings Bank Account.
- d. No introduction is necessary for opening fixed deposit accounts.
- e. Debit card is also a payment card.
- f. Any amount can be withdrawn from an ATM in a day.
- g. Pay Order cannot be crossed.

- h. Writing on the face of the cheque the date of its payment is called 'Crossing of Cheque'.
- i. Housing Loan is provided by the bank without personal surety.
- j. RBI holds part of the cash balance of Commercial bank.
- k. 'The articles intended for safe custody may be deposited with the bank in single or joint name.
- l. issue of a pass book is not a must in the case of a Recurring Deposit Account.

**SECTION – C**

**Answer any FOUR of the following:**

**4x5=20**

- 3. Explain the functions of Co-operative Bank.
- 4. Explain the main features of Saving Bank Account.
- 5. Explain briefly the significance of Loan available for EDP.
- 6. Write a note on Electronic Fund Transfer.
- 7. Explain the meaning and the features of a Pay Order.

**SECTION – D**

**Answer any THREE of the following:**

**3x10=30**

- 8. Explain the role of RBI in open market operations and Cash Reserve Ratio.
- 9. Explain the features of fixed deposit account and the procedure involved in opening it.
- 10. Distinguish between a loan and an overdraft.
- 11. Define cheque. Explain the essential features of a cheque.

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**CREDIT BASED FIFTH SEMESTER B.A. DEGREE EXAMINATION  
OCTOBER 2013  
SECRETARIAL PRACTICE  
Paper – V: Insurance**

Time: 3 Hrs

Max. Marks: 80

**Instructions: Answer all questions strictly following the choice provided****SECTION – A****1. A) Choose the appropriate answers from the given options: 5x1=5**

- a. How are risk measured?
  - i) The cost of actual loss    ii) The cost of Consequential Loss
  - iii) The likely loss that may occur if a peril strikes
  - iv) The like hood for a peril striking
- b. Probable Maximum Loss or PML is determined using the Maximum Possible Loss (MPL) and which other factor?
  - i) The probability of the peril striking    ii) The Cost of implementing loss reduction techniques
  - iii) The cost of the actual Loss
  - iv) The cost of consequential losses
- c. How much is the maximum foreign Direct Investment (FDI) allowed in insurance in India?
  - i) 26%                      ii) 49%                      iii) 74%                      iv) 100%
- d. In the case of micro -insurance, up to what amount can an insurer issue a policy.
  - i) `5,00,000    ii) `1,00,000    iii) `50,000    iv) `75,000
- e. In the case of individual agents for how many years is the licence issued by IRDA
  - i) For life time    ii) 1 year    iii) 2 Years    iv) 3 Years

**B) State whether the following statements are True or False: 5x1=5**

- a. Insurance works by pooling risk.
- b. The IRDA was incorporated as statutory body in April 2000
- c. Health insurance is the only insurance which would be 'Compulsory'.
- d. The Payment by the insurance to be insured on the date of maturity is called 'Premium'.
- e. Subrogation means substituting one insured for another.

**SECTION – B****2. Answer any TEN of the following. 10x2=20**

- a. Explain the term 'Hazard'?
- b. What is meant by 'EDLI'?
- c. Expand NEFT.

- d. What types of events are covered under Personal Accident Insurance?
- e. What is Premium?
- f. What is meant by Group Insurance?
- g. What is meant by Insurance Contract?
- h. Who needs life insurance?
- i. What is principle of indemnity?
- j. What is retirement insurance?
- k. What is meant by E.S.I
- l. What is meant by TPA?

**SECTION – C**

**Answer any FOUR of the following:**

**4x5=20**

3. State any five objectives of insurance.
4. Give any five causes of natural risks.
5. Write a note on Marketing Insurance Product.
6. What is meant by Rider Claims? Explain.
7. “Life Insurance is not an investment”. Elucidate.

**SECTION – D**

**Answer any THREE of the following:**

**3x10=30**

8. Distinguish between Life and Non-Life Insurance.
9. Explain the seven principles of Insurance.
10. Explain the claim and settlement procedure of Vehicle Insurance.
11. Define Insurance. Explain the role played by LIC and Private Sector companies in the field of Insurance.

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**SEP 502.1**

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

**CREDIT BASED FIFTH SEMESTER B.A. DEGREE EXAMINATION  
OCTOBER 2014  
SECRETARIAL PRACTICE – VI  
Innovative Banking**

**Time: 3 Hrs**

**Max. Marks: 80**

**Instructions: Answer all questions strictly following the choice provided**

**SECTION – A**

**1. A) choose the appropriate answers from multiple choice given below: 5x1=5**

1. \_\_\_\_\_ acts as a “Bank of Issue”.  
a) SBI    b) RBI    c) commercial Bank
2. No interest is paid by the banks on \_\_\_\_\_  
a) Small fixed deposit    b) current a/c deposit    c) Saving Bank Deposit
3. A cheque is valid for payment for a period of \_\_\_\_\_  
a) Three months    b) six months    c) One year
4. Credit cards are also known as \_\_\_\_\_  
a) Paper money    b) Plastic money    c) Any time money
5. \_\_\_\_\_ is always honoured on demand.  
a) Cheque    b) Pay Order    c) Bank Draft

**B) Match the following:**

**5x1=5**

- |                     |                    |
|---------------------|--------------------|
| 1. Core banking     | a. PIN             |
| 2. ATM              | b. Loan            |
| 3. Overdraft        | c. On-Line         |
| 4. EMI              | d. Not negotiable  |
| 5. General Grossing | e. Current Account |
|                     | f. Fixed deposit   |

**SECTION – B**

**2. Answer any TEN questions in ONE sentence each:**

**10x2=20**

- a. Mention any two features of Co-operative Bank.
- b. State the two custodial services provided by commercial bank.
- c. Mention any two features of Recurring Deposit account

- d. What is meant by Telebanking?
- e. Mention any two types of security for availing Loan.
- f. What is meant by Demand Draft?
- g. RBI is called 'Lender of Last Resort'. Why?
- h. Mention any one difference between 'cheque' and 'Pay Order'.
- i. State any two repayment option for education loan.
- j. Mention any two requirements to open savings Bank account.
- k. State any two advantages of Mobile banking.
- l. What is meant by EFT?

### SECTION – C

**Answer any FOUR of the following:**

**4x5=20**

- 3. Explain briefly the characteristic features of Co-operative Banks.
- 4. Distinguish between current account and savings bank account.
- 5. Explain the procedure involved in availing Education Loan.
- 6. Write a note on ATM services.
- 7. What are the main advantages of a cheque?

### SECTION – D

**Answer any THREE of the following:**

**3x10=30**

- 8. Explain the role of Reserve Bank as a 'Banker to the Government'.
- 9. List out the general features of Recurring Deposit Account.
- 10. Explain the current trends in availing Housing Loan.
- 11. What is meant by Electronic Fund Transferring? What are its main features and merit?

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SEP 501.4

Reg. No. ....

CREDIT BASED FIFTH SEMESTER B.A. DEGREE EXAMINATION OCTOBER 2016

SECRETARIAL PRACTICE – VI

PERSONAL FINANCIAL AND INVESTMENT PLANNING

Time: 3 Hrs

Max. Marks: 80

Instructions: Answer all questions strictly following the choice provided

SECTION – A

1. A) Match the following: 5x1=5

- |              |                                   |
|--------------|-----------------------------------|
| a. Sensex    | 1. Postal Scheme                  |
| b. MIS       | 2. FMCG                           |
| c. ESI       | 3. Foreign Institutional Investor |
| d. Cosmetics | 4. STCG                           |
| e. FII       | 5. Bombay Stock Exchange          |
|              | 6. Insurance                      |

B) Fill in the Blanks: 5x1=5

- a) Shares issued free of cost by a company to its shareholder are \_\_\_\_\_.
- b) SEBI was established on \_\_\_\_\_.
- c) The acronym SCSS stands for \_\_\_\_\_.
- d) The expanded form of PLI is \_\_\_\_\_.
- e) \_\_\_\_\_ facilitates safe transfer of shares.

SECTION – B

2. Answer any TEN questions in ONE sentence each: 10x2=20

- a. Explain the term 'Bull Market'.
- b. What is meant by 'Price Band'?
- c. Mention any two sectoral indices of Bombay stock exchange.
- d. List out any 2 principles of sound investment policy.
- e. Mention any 2 functions of SEBI as prescribed in its preamble.
- f. What are the objectives of Personal Investment Planning? Mention any two.
- g. State any 2 types of postal savings schemes.
- h. List out any two features of saving bank account.
- i. State any 2 features of FMPs.
- j. Mention any two benefits of ESI schemes.
- k. Specify any two types of Insurance.
- l. What is meant by Pension Plan?

**SECTION – C**

**Answer any FOUR of the following:**

**4x5=20**

3. What is capital market? Distinguish between primary and secondary market.
4. Explain briefly the different categories of Investors.
5. Distinguish between Saving Bank Account and Fixed Deposit Account.
6. What is the procedure for life Insurance claims and settlement?
7. Explain briefly the advantages of Bonus Shares.

**SECTION – D**

**Answer any THREE of the following:**

**3x10=30**

8. What is 'Dividend'? Explain the features of 'Final' and "Interim' dividend.
9. Explain the power of SEBI in safeguarding the interest of the investors.
10. Explain the different schemes of Mutual fund according to investment objectives.
11. Explain the Equity Investment model for the common Investors.

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CREDIT BASED FIFTH SEMESTER B.A. DEGREE EXAMINATION OCTOBER 2016  
SECRETARIAL PRACTICE – VI  
TRAVEL AND TOURISM

Time: 3 Hrs

Max. Marks: 80

Instructions: Answer all questions strictly following the choice provided

## SECTION – A

1. A) Fill in the blanks:

10x1=10

- a) \_\_\_\_\_ tours are organized by professional tour guides.
- b) A \_\_\_\_\_ tour includes tour and travel components.
- c) The international Airport in Mumbai is \_\_\_\_\_.
- d) A \_\_\_\_\_ pass is passenger's proof.
- e) \_\_\_\_\_ is a schedule of the tour.
- f) VISA means \_\_\_\_\_.
- g) European plan has only \_\_\_\_\_.
- h) The full form of IATA is \_\_\_\_\_.
- i) All the passengers' information is written in a \_\_\_\_\_ record.
- j) A family run accommodation with bed and breakfast is known as \_\_\_\_\_.

## SECTION – B

2. Answer any TEN of the following:

10x2=20

- a. What are domestic flights?
- b. Write a note on employment VISA.
- c. Define Adventure tours.
- d. What is meant by MAP.
- e. Mention the different types of suits available in hotel rooms.
- f. Define Normal fare.
- g. What is a connecting flight?
- h. What are exclusive tours?
- i. What is Tatkal ticket?
- j. Mention any two airport codes.
- k. What is a Junction?
- l. Expand ECNR.

**SECTION – C**

**Answer any FOUR of the following:**

**4x5=20**

3. Draft an Itinerary for two days from Mangalore to Chennai.
4. What is the role of Government in initiating tourism?
5. Explain the responsibilities of tour operators in organizing a tour.
6. What are the different types of tours? Explain.
7. Explain the constituents of Tourism industry.

**Answer any THREE of the following:**

**3x10=30**

8. Mention the various travel documents and explain how they help for a comfortable travel.
9. Explain the types of accommodations a traveler can avail?
10. What are the socio economic benefits of tourism industry?
11. Explain the interpersonal skills required in a travel industry.

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