

(Pages : 4)

L – 2621

Reg. No. :

Name :

Fourth Semester B.Com. Degree Examination, May 2021

First Degree Programme under CBCSS

Core Course : CO 1442/TT 1442 / CX 1442/ HM 1442

BANKING AND INSURANCE

**(Common for Commerce/Commerce and Tourism and Travel
Management/Commerce and Tax Procedure and Practice/Commerce and
Hotel Management and Catering)**

(2019 Admission Regular)

Time : 3 Hours

Max. Marks : 80

SECTION – A

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

1. What is marine insurance?
2. Define premium.
3. What is tele banking?
4. What is no-frills account?
5. What is IDV?
6. What is RTGS?
7. What is ALM?

P.T.O.

8. What do you mean by a payment bank?
9. What is KYC?
10. Who is an insurer?

(10 × 1 = 10 Marks)

SECTION – B

Answer any **eight** questions. Each question carries 2 marks.

11. What is CORE banking?
12. Define smart card.
13. Define cheque.
14. Distinguish between public sector and private sector banks.
15. What is a floating policy?
16. What is foreclosure?
17. Define open market operation.
18. What do you mean by waiver of premium?
19. What do you mean by capital adequacy ratio?
20. What is meant by scheduled banks? Give two examples.
21. What is meant by survival benefit?
22. What do you mean by priority sector lending?
23. What is meant by contribution?
24. What is meant by surrender value?
25. Define reversionary bonus.
26. What is micro credit?

(8 × 2 = 16 Marks)

SECTION – C

Answer any **six** questions. **Each** question carries **4** marks.

27. Distinguish between debit card and credit card.
28. What are the advantages of E-banking?
29. Distinguish between life insurance and general insurance.
30. Explain the classification of NPAs.
31. Explain the functions of IRDA.
32. Discuss various insurance documents.
33. Explain different types of bank accounts.
34. What is banking Ombudsman scheme?
35. Explain various types of insurance claims.
36. What are the points to be considered by a banker while opening an account in the name of a minor?
37. Explain marking of cheques.
38. Explain the scope of marine insurance.

(6 × 4 = 24 Marks)

SECTION – D

Answer any **two** questions. **Each** question carries **15** marks.

39. What are the functions of commercial banks?
40. Define insurance. Explain the principles of insurance.
41. Explain banking sector reforms.

42. Explain various credit control measures of RBI.
43. Explain different types of insurance in India.
44. Discuss various functions of insurance.

(2 × 15 = 30 Marks)

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L – 2765

Reg. No. :

Name :

Fourth Semester B.Com. Degree Examination, May 2021

Career Related First Degree Programme Under CBCSS

Core Course V : TT 1441 /CX 1441/ HM 1441

BUSINESS REGULATORY FRAME WORK

(Common for Commerce and Tourism and Travel Management/Commerce
& Tax Procedure and Practice/Commerce and Hotel Management and
Catering)

(2019 Admission Regular)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Answer all questions. Each question carries 1 mark.

1. Who is a sub agent?
2. What is future consideration?
3. What is an agreement?
4. What do you mean by "*consensus ad idem*"?
5. What do you mean by discharge of contract?
6. Who is a bailor?
7. Define Law.

P.T.O.

8. State the classification of mistakes.
9. Give two examples of agreements forbidden by law.
10. In which year Sale of Goods Act came into force?

(10 × 1 = 10 Marks)

SECTION – B

Answer **any eight** questions. Each question carries 2 marks.

11. Define free consent.
12. What is meant by contract of indemnity?
13. Define frustration.
14. What is lien?
15. What do you mean by constructive delivery?
16. What is Patent?
17. Define agency.
18. Who is a lunatic person?
19. What do you mean by wagering agreement?
20. What is meant by attempted performance?
21. Who is a Pawnee?
22. What is contract of guarantee?
23. What do you mean by gratuitous bailment?

24. How lotteries are treated in contracts?
25. Write any two void agreements.
26. Write any two features of IRDA.

(8 × 2 = 16 Marks)

SECTION – C

Answer **any six** questions. Each question carries **4** marks.

27. Explain various types of goods.
28. Write a note on Intellectual Property Rights.
29. When an offer does come to an End?
30. What are the essentials of a valid consideration?
31. State the differences between contract of indemnity and contract of guarantee.
32. Define pledge. What are the essentials of a pledge?
33. Explain the duties of an agent.
34. What are the different types of tenders?
35. What are the different types of quasi contracts?
36. Define fraud. What are the essential elements of fraud?
37. What are the circumstances under which the object and consideration is unlawful?
38. State the differences between coercion and undue influence.

(6 × 4 = 24 Marks)

SECTION - D

Answer **any two** questions. Each question carries **15** marks.

39. Explain the rights of surety.
40. What are the essential elements of a valid contract?
41. Define bailment. State its features. Explain different kinds of bailment.
42. Explain the classification of contracts.
43. Explain the powers and functions of Information Commission.
44. How an agency can be terminated?

(2 × 15 = 30 Marks)

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L – 2775

Reg. No. :

Name :

Fourth Semester B.Com. Degree Examination, May 2021

Career Related First Degree Programme under CBCSS

Group 2(a) — COMMERCE AND TOURISM AND TRAVEL MANAGEMENT

Vocational Course – V

TT 1471 : TOURISM PRODUCTS

(2019 Adm Regular)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Answer **all** questions. **Each** carries 1 mark.

1. Write any two Waterfalls in Kerala.
2. Identify any two Buddhist Religious tourist centers in India.
3. List out any two important tourist attractions in Idukki.
4. Write any two popular Forts in India.
5. Identify the location of the only one Take Museum in India.
6. Name the first eco tourism village in Kerala.
7. Kanha National Park is famous for which animal?
8. Qutab Minar is located in which place?

P.T.O.

9. Write any two Historical Monument in Kerala.
10. Identify any two UNESCO recognized World Heritage Center in India.

(10 × 1 = 10 Marks)

SECTION – B

Answer any **eight** questions. Each carries 2 marks.

11. What is Hang Gliding?
12. What is Symbiotic Tourism Products?
13. What is Summer Sports Tourism?
14. What is Event Based Tourism Product?
15. What is Intangible Product?
16. What is Water Skiing?
17. Write a short note on Ancient Literature in India.
18. Write a short note on Islamism.
19. What is Sky diving?
20. What is Dark Tourism?
21. What is Health Tourism?
22. Define tourism product.
23. What is Folklore?

24. Write shortly about International Cuisine.
25. What is Kayaking?
26. Identify the functions of Biosphere Reserve.

(8 × 2 = 16 Marks)

SECTION – C

Answer any six questions. Each carries 4 marks.

27. Write about the two divisions of desert regions in India.
28. Write about the role played by Forest in boosting the quality of environment.
29. Write a short note on Himalayan Mountain.
30. Detail about Hinduism.
31. Explain about different Sport Tourism Activities in India.
32. Write in detail about Areal Adventure Tourism Activities.
33. Write a short note on Buddhism.
34. Explain about deserts in India.
35. Detail about the Philosophies of Shaivism and Vaishnavism.
36. Explain about the importance of Art and Architecture in Tourism Development.
37. Write a short note on Indian Cuisine.
38. Write about the important Beaches in India.

(6 × 4 = 24 Marks)

SECTION – D

Answer any **two** questions. **Each** carries **15** marks.

39. Explain about different types of Tourism Products.
40. Explain about the important Wildlife Sanctuaries in India.
41. Explain in detail about different Natural Tourism Products in India.
42. Write in detail about the Museums and Art Galleries in India.
43. Explain about the important Fairs and Festivals of India.
44. Detail about different Adventure Tourism Activities.

(2 × 15 = 30 Marks)

Tourism

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L – 2776

Reg. No. :

Name :

Fourth Semester B.Com. Degree Examination, May 2021
Career Related First Degree Programme under CBCSS
Group - 2(a) : Commerce and Tourism and Travel Management
Vocational Course - VI
TT 1472 : TOUR GUIDING AND ESCORTING
(2019 Admission Regular)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Answer all questions in **one** or **two** sentences. **Each** question carries **1** mark.

1. Who is a tour guide?
2. Who is an escort?
3. Name the different types of tour guide.
4. Who is a Tour leader?
5. What is FIT?
6. Expand GIT.
7. What is an Itinerary?
8. What is Pax?

P.T.O.

9. What is a Tour report?

10. Expand DMC.

(10 × 1 = 10 Marks)

SECTION – B

Answer any **eight** questions in not exceeding one paragraph each. **Each** question carries **2** marks.

11. What are the different types of tour?

12. Write the skills and knowledge necessary to guide tours.

13. List out the different roles of tour guide.

14. Who is a city tour guide?

15. Differentiate between tour guide and tour leader

16. What is All Inclusive tour?

17. Write the resources needed for a tour guide.

18. Write the role of a driver guide.

19. Write the different modes of transportation.

20. Who is an Independent Guide?

21. Name some special interest groups.

22. Name five water based tours.

23. Write a note on packaging.

24. Write the skill required for trekking.

25. What is travel documents?

26. Write a note on tour bus driver's itinerary.

(8 × 2 = 16 Marks)

SECTION – C

Answer any **six** questions in not exceeding **120** words. **Each** question carries **4** marks.

27. Explain the classification of tour guide.
28. Explain the techniques of tour guide.
29. Explain about GIT.
30. Explain role of Tour guide.
31. Write the steps in conducting tours.
32. Explain the escorting ethics.
33. Describe the interpretive approach to tour guiding.
34. Describe the tour guiding principles.
35. Write the skills and knowledge necessary to guide tours.
36. Write a short essay on different types of itineraries.
37. Briefly explain the term historic tour guide.
38. Define passport. Explain the types of passport

(6 × 4 = 24 Marks)

SECTION – D

Answer any **two** questions in not exceeding **4** pages each. **Each** question carries **15** marks.

39. Write the 16 qualities of an ideal tour guide.
40. Explain the service cycle of travel business.
41. Explain the responsibilities and code of conduct of tour guide.

42. Write the general procedures dealing with emergency situations in tour.

43. Write an essay of pre tour planning.

44. Briefly distinguish between tour guide and tour escort.

(2 × 15 = 30 Marks)

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L – 2777

Reg. No. :

Name :

Fourth Semester B.Com. Degree Examination, May 2021

First Degree Programme under CBCSS

Complementary Course TTM

PG 1431.1 : APPLIED SOCIAL PSYCHOLOGY

(2019 Admission Regular)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Very short answer type questions. (One word to maximum of **two** sentences).
Answer all questions. Each question carries **1** mark.

1. Trait
2. Crowding
3. Moral exclusion
4. Misinformation effect
5. Health Psychology
6. Habitability
7. Deindividuation
8. Noise pollution
9. libido
10. Illusion of transparency

(10 × 1 = 10 Marks)

P.T.O.

SECTION - B

Short Answer questions (Not to exceed **one** paragraph) Answer any **eight** questions.
Each question carries **2** marks.

11. Altruism
12. Characteristics of traits according to Allport.
13. Environmental stress
14. Define the defense mechanism Rationalization with a real life example.
15. Eye witness testimony
16. Job satisfaction
17. Personal space
18. Negative state relief model
19. Growth need strength
20. Criminal psychology
21. Social design
22. TAT
23. Pluralistic ignorance
24. Social psychology of politics
25. Air pollution
26. Reinforcement

(8 × 2 = 16 Marks)

SECTION – C

Short Essay questions. (Not to exceed 120 words) Answer any **six** questions. Each question carries **4** marks.

27. Write a note on gender differences on receiving help.
28. The structure of personality by Freud.
29. Write a note on the effects of pollution on human behaviour.
30. Role of social psychology in promoting health and preventing illness.
31. How the defendant's characteristics affect juror judgment?
32. Comment on the relationship between number of bystanders and altruism.
33. Write a note on environmental stress.
34. Characteristics of needs based on humanistic approach to personality.
35. Briefly explain the interpersonal processes in organizations.
36. Write a note on social psychology of crime.
37. Time pressures in helping.
38. Effects of crowding on human behaviour.

(6 × 4 = 24 Marks)

SECTION – D

Long Essay questions. Answer any **two** questions. Each question carries **15** marks.

39. Define crowding? Discuss the nature, characteristics and effects of crowding.
40. Discuss the different personality assessment techniques.

41. Critically analyze the validity of eyewitness testimony.
42. Discuss the strategies for inducing pro-environment behaviour as an application of social psychology to the environment.
43. Describe the situational influences on altruism.
44. Discuss the behaviouristic approach to personality.

(2 × 15 = 30 Marks)