23145973

QP CODE: 23145973

Reg No : .....

Name : .....

B.COM DEGREE (CBCS) REGULAR / IMPROVEMENT / REAPPEARANCE EXAMINATIONS, DECEMBER 2023

First Semester

Complementary Course - CO1CMT01 - BANKING AND INSURANCE

Common for all B.Com Degree Programmes

2017 Admission Onwards

18425E44

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

*Each question carries **2** marks.*

1. Why RBI is called lender of last resort?
2. What is Moral Suasion?
3. What is Telephone banking?
4. What is the difference between debit card and credit card?
5. What is NPA?
6. What is banker's general lien?
7. Define Negotiable instrument.
8. What is endorsement?
9. What is financial risk?
10. What is nomination?
11. What is a voyage policy?
12. What is reinsurance?

(10×2=20)

Part B

*Answer any **six** questions.*

*Each question carries **5** marks.*

13. How banks are classified on the basis of domicile?

14. Explain the general utility services offered by commercial banks.

15. What is NEFT? What are the features of NEFT?

16. What is 'Capital Adequacy Norms'?

17. Why do banks insist for proper introduction before opening an account in the name of a person?

18. What is payment in due course? Give three examples of payment not made in due course.

19. What are the advantages of Bancassurance to insurers?

20. Explain life insurance policy conditions relating to lapse of policy.

21. What are the features of health insurance?

(6×5=30)

Part C

Answer any two questions.

Each question carries 15 marks.

22. Which are the limiting factors to the process of credit creation by commercial banks?

23. Explain the advantages and disadvantages of internet banking.

24. Explain the general relationship between banker and customer.

25. What is insurance? Explain the need and importance of insurance.

(2×15=30)