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QP CODE: 24046448

Reg No : .....

Name : .....

B.COM DEGREE (CBCS) IMPROVEMENT/REAPPEARANCE/MERCY CHANCE EXAMINATIONS, DECEMBER 2024

First Semester

Complementary Course - CO1CMT01 - BANKING AND INSURANCE

Common for all B.Com Degree Programmes

2017 Admission Onwards

159C77C0

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

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

1. What is agency service?
2. What is OMO?
3. What is SMS banking?
4. What is Telephone banking?
5. What is small finance bank?
6. What is set off?
7. What is meanty by joint account?
8. What is payment in due course?
9. What is the principle of contribution?
10. What is term insurance?
11. What is 'at and from clause'?
12. What is motor vehicle insurance?

(10×2=20)

Part B

*Answer any **six** questions.*

Each question carries 5 marks.

13. How banks are classified on the basis of ownership?
14. Explain the origin and history of RBI.
15. Explain the operation of NEFT system.
16. Discuss the three pillars of BASEL II.
17. Explain the trustee-beneficiary relationship between banker and customer.
18. Discuss the effects of crossing a cheque with the words 'not negotiable' written across its face.
19. Which are the business models of Bancassurance?
20. Explain various types of endowment policies?
21. What are the functions of re-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 merits and demerits of credit cards.
24. What do you mean by dishonour of cheque? What are the circumstances under which a cheque can be dishonoured?
25. Explain the major methods of handling risk.

(2×15=30)