QP CODE: 22102197

22102197

Reg No : .....

Name : .....

B.COM DEGREE (CBCS) REGULAR / IMPROVEMENT / REAPPEARANCE EXAMINATIONS, JULY 2022

First Semester

Complementary Course - CO1CMT01 - BANKING AND INSURANCE

Common for all B.Com Degree Programmes

For Regular Candidates : 2017 Admission Onwards

For Private Candidates : 2021 Admission Only

835F0558

Time: 3 Hours Max. Marks : 80

Instructions to Private candidates only: *This question paper contains* ***two sections****. Answer* ***SECTION I*** *questions in the answer-book provided.* ***SECTION II,*** *Internal examination questions must be answered in the question paper itself. Follow the detailed instructions given under* ***SECTION II***

SECTION I

Part A

Answer any ***ten*** *questions.*

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

1. What is derivative deposit?
2. How does RBI act as custodian of foreign exchange?
3. What is capital adequacy ratio?
4. Write a note on NBA.
5. What is PMJDY?
6. What are the essential conditions to become a bank customer?
7. What is payment in due course?
8. What is conditional endorsement?
9. What are the various forms of bancassurance models?
10. What is endowment policy?
11. What is critical illness insurance policy?
12. What is burglary insurance?

(10×2=20)

Part B

*Answer any **six** questions.*

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

13. How banks are classified on the basis of registration?
14. Explain the types of deposits accepted by commercial banks.
15. What is ATM? What are its advantages?
16. What are the services available from Core Banking?
17. When does a banker take initiative to close a customer's account?
18. What do you understand by material alteration of a cheque?
19. What are the benefits of insurance to society?
20. What are the different types of non-life insurance?
21. What are the different types of marine insurance policies?

(6×5=30)

Part C

*Answer any **two** questions.*

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

22. Explain the quantitative and qualitative methods of credit control by RBI.
23. What is e-banking? Explain the significance and benefits.
24. Explain the special relationship between banker and customer.
25. What are the different types of risk?

(2×15=30)