25150044

Reg No : .....

Name : .....

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B.COM DEGREE (CBCS) PRIVATE (REGULAR/ IMPROVEMENT/REAPPEARANCE/MERCY CHANCE) EXAMINATION,MARCH 2025

First Semester

Complementary Course - CO1CMT01 - BANKING AND INSURANCE

B.Com

2017 Admission Onwards

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 instruction under **Section II.**

SECTION 1

Part A

*Answer any **ten** questions.*

Each question carries 2 marks.

1. Define Central bank.
2. What is SLR?
3. What are the features of CDM?
4. What is RuPay Debit card?
5. What is CIBIL credit score?
6. What is particular lien?
7. Mention the circumstances in which a banker can close the customer's account.
8. What is an ante-dated cheque?
9. What is particular risk?
10. What is foreclosure of life insurance policy?
11. What is 'Memorandum Clause'?
12. Define fire insurance.

(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 types of deposits accepted by commercial banks.
15. What are the benefits of e-banking?
16. Discuss the three pillars of BASEL II.
17. What is payment in due course? Give three examples of payment not made in due course.

18. Distinguish between general and special crossing.

19. Which are the business models of Bancassurance?

20. Explain life insurance policy conditions relating to continuation of 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. What is PMJDY? State its features and benefits

24. Explain the general relationship between banker and customer.

25. Discuss the functions of Insurance.

(2×15=30)