QP CODE: 24150448

24150448

Reg No : .....

Name : .....

B.COM DEGREE (CBCS) PRIVATE (REGULAR/IMPROVEMENT/REAPPEARANCE) EXAMINATIONS, MAY 2024

First Semester

B.COM

COMPLEMENTARY COURSE - CO1CMT01 - BANKING AND INSURANCE

2017 ADMISSION ONWARDS

1CD89B54

Time: 3 Hours Max. Marks : 80

Instructions: 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.

Part A

*Answer any **ten** questions.*

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

1. What is a Scheduled Commercial Bank?
2. What is discounting of bills?
3. What is Kissan card?
4. What is CIBIL credit score?
5. What are BASEL Norms?
6. What is a Gift cheque?
7. Who is a holder in due course?
8. What is general crossing?
9. Define insurance.
10. What is conditional assignment?
11. Define marine insurance.
12. What is burglary insurance?

(10×2=20)

Part B

*Answer any **six** questions.*

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

13. Explain the origin and history of RBI.
14. How the complaints are settled by banking ombudsman?
15. What are the features of CDM.
16. What is EFT? Explain the types of EFT?
17. How does a commercial debt differ from a debt due from a bank.
18. Write a note on banker's right of set-off.
19. State the need for Bancassurance
20. Explain life insurance policy conditions relating to continuation of policies.
21. What are the features of health insurance?

(6×5=30)

Part C

*Answer any **two** questions.*

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

22. Explain the process of credit creation by commercial banks.
23. What is e-banking? Explain the significance and benefits.
24. Explain the popular forms of deposits accepted by commercial banks
25. Discuss the functions of Insurance.

(2×15=30)