QP CODE: 25048437

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Reg No : .....

Name : .....

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

First Semester

Complementary Course - CO1CMT01 - BANKING AND INSURANCE

Common for all B.Com Degree Programmes

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 instructions given under SECTION II

Part A

*Answer any **ten** questions.*

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

1. What is overdraft?
2. What is credit creation?
3. What are the features of CDM?
4. What is NEFT?
5. What is Kissan card?
6. What is a stale cheque?
7. Who is a holder in due course?
8. What is full endorsement?
9. What is financial risk?
10. What is absolute assignment?
11. What is motor vehicle insurance?
12. What is personal accident 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. Write a short note on e-banking.

16. Explain 'Prudential Norms'.

17. Explain the general relationship between banker and customer.

18. Explain the obligation of a banker to give notice before closing a customer's account.

19. State the need for Bancassurance.

20. Classify life insurance policies on the basis of payment of premium.

21. What are the principles of marine insurance?

(6×5=30)

Part C

*Answer any **two** questions.*

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

22. What do you mean by Credit Control? Which are the methods of credit control adopted by RBI?

23. Explain the Basel Norms.

24. Explain the popular forms of deposits accepted by commercial banks.

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

(2×15=30)