QP CODE: 21102467

21102467

Reg No : .....

Name : .....

B.COM DEGREE (CBCS) EXAMINATIONS, OCTOBER 2021

First Semester

Core Course - CO1CMT01 - BANKING AND INSURANCE

(Common for all B.Com Degree Programmes)

2017 Admission Onwards

3033B2C4

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

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

1. What is a public sector bank?
2. What is general utility service?
3. What is PIN?
4. What is hi-tech banking?
5. What is KYC?
6. Define a banker.
7. What is set off?
8. What is not negotiable crossing?
9. What is the principle of indemnity?
10. What is cargo insurance?
11. What is floater health insurance policy?
12. What is group insurance?

(10×2=20)

Part B

*Answer any **six** questions.*

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

13. Explain the development and promotional functions of RBI.

14. Explain the nature of complaints accepted by banking ombudsman.

15. State the merits of cheque truncation.

16. Explain the impact of NPA.

17. Who are the parties to a cheque?

18. Who is holder in due course? When is banker a holder in due course?

19. Explain the social cost of insurance.

20. Explain life insurance policy conditions relating to lapse of policy.

21. State the features of marine 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. Elaborate different types of bank accounts.

25. What is Bancassurance? What are the benefits of Bancassurance?

(2×15=30)