

TB221130V

Reg. No :

Name :

B. Com. DEGREE (C.B.C.S.) EXAMINATION, NOVEMBER 2022
(2022 Admissions (regular) 2021 Admissions (Improvement / Supplementary), 2020, 2019, 2018, Admissions
Supplementary)

SEMESTER I - COMPLEMENTARY COURSE 1 (COMMERCE)

(For Commerce – Finance & Taxation, Capital Market)

CO1C01B18 - BANKING AND INSURANCE

Time : 3 Hours

Maximum Marks : 80

Part A

I. Answer any Ten questions. Each question carries 2 marks

(10x2=20)

1. Write a short note on Origin of Banking in India.
2. Describe Commercial bank.
3. Quote Virtual banking.
4. Recall the features of Cash Deposit Machine.
5. Describe Home banking.
6. Discover Gift cheque.
7. Explain the term endorsement.
8. Explain the social cost of insurance to the society.
9. Observe the design of the insurance industry in India.
10. Describe the need for Bancassurance.
11. Explain ULIP.
12. What is meant by term insurance?

Part B

II. Answer any Six questions. Each question carries 5 marks

(6x5=30)

13. Explain the types of loans advanced by commercial banks.
14. Illustrate the objects of Banking Ombudsman Scheme.
15. Quote ECS debit and ECS credit.
16. Explain the operation of a CDM.
17. Predict your understanding on material alteration in a cheque.
18. Infer the meaning of a cheque. Illustrate all the requisites of a valid cheque.
19. Explain the secondary functions of insurance.
20. Explain the major methods of handling risk.
21. Summarize Motor vehicle insurance. State the major risks covered under motor vehicle insurance.

Part C

III. Answer any Two questions. Each question carries 15 marks

(2x15=30)

22. Summarize the various weapons of credit control used by RBI.
23. Explain the various modes of e-banking.

24. Illustrate the procedure for opening and operations of different types of accounts.
25. Discuss the following in detail; a) Assignment of Life Insurance Policy b) Nomination of Life Insurance Policy c) Surrender of Life Insurance Policy d) Foreclosure of Life Insurance Policy