

QP CODE: 23109336



Reg No : .....

Name : .....

**B.COM DEGREE (CBCS) PRIVATE (REGULAR/REAPPEARANCE) EXAMINATIONS,  
JULY 2023**

**First Semester**

**B.COM**

**COMPLEMENTARY COURSE - CO1CMT01 - BANKING AND INSURANCE**

**2017 ADMISSION ONWARDS**

**C7D411B7**

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.*

**Section I**

**Part A**

*Answer any ten questions.*

*Each question carries 2 marks.*

1. What is agency service?
2. What is credit creation?
3. What is Home banking?
4. What is ATM?
5. What is SWIFT?
6. What is banker's general lien?
7. Who is a holder in due course?
8. What is blank endorsement?
9. What is particular risk?
10. What is foreclosure of life insurance policy?
11. What is liability insurance?
12. What is motor vehicle insurance?

(10×2=20)



**Part B**

*Answer any **six** questions.*

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

13. Explain the origin and history of RBI.
14. Explain the nature of complaints accepted by banking ombudsman.
15. What is 'Capital Adequacy Norms'?
16. What are the reasons for NPA?
17. Explain the general relationship between banker and customer
18. What do you understand by material alteration of a cheque?
19. What are the advantages of Bancassurance to banks?
20. Explain various types of endowment policies?
21. What are the functions of re-insurance?

(6×5=30)

**Part C**

*Answer any **two** questions.*

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

22. Briefly describe the classification of Banks.
23. Explain the merits and demerits of credit cards.
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)

