



23104666

QP CODE: 23104666

Reg No :

Name :

**B.COM DEGREE (CBCS) REGULAR/IMPROVEMENT/REAPPEARANCE
EXAMINATIONS, FEBRUARY 2023**

First Semester

Complementary Course - CO1CMT01 - BANKING AND INSURANCE

Common for all B.Com Degree Programmes

2017 Admission Onwards

DC6236D0

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

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

1. What is a Non-scheduled Bank?
2. What is primary deposit?
3. What is RTGS?
4. What is CIBIL credit score?
5. What is small finance bank?
6. What is a Gift cheque?
7. Who is a holder in due course?
8. What is special crossing?
9. What is pure risk?
10. What is revival of policies?
11. What is conditional assignment?
12. What is 'sue and labour clause'?

(10×2=20)

Part B



*Answer any **six** questions.
Each question carries **5** marks.*

13. Explain the types of loans advanced by commercial banks.
14. How the complaints are settled by banking ombudsman?
15. What are the privileges of credit card holder?
16. Explain the impact of NPA.
17. Explain the obligations of a banker to maintain secrecy regarding customer's account.
18. What are the features of fixed deposit account?
19. What is meant by insurable interest?
20. Explain the procedure to buy health insurance policy.
21. What are the benefits of group insurance?

(6×5=30)

Part C

*Answer any **two** questions.
Each question carries **15** marks.*

22. Explain the functions of RBI.
23. Write an essay on emerging trends in banking sector today.
24. Explain the general relationship between banker and customer.
25. Explain the objectives, powers and functions of Insurance Regulatory Development Authority?

(2×15=30)

