

Reg. No.....

Name.....

**B.COM DEGREE END SEMESTER EXAMINATION: OCTOBER 2022****SEMESTER 5: COMMERCE****COURSE: 19U5COCOM1: BANKING AND INSURANCE***(For Regular - 2020 Admission and Supplementary - 2019 Admission)*

Time: Three Hours

Max. Marks: 75

**PART A****Answer any 10 (2 Marks each)**

1. Expand CDM.
2. What is a valued Policy?
3. Explain any 2 General Utility services of a Bank.
4. What is small Finance bank?
5. Throw light on SLR.
6. What is Mitigation of Loss?
7. What do you mean by KYC?
8. Who is a trustee?
9. In what circumstances is a cheque dishonored?
10. What is Causa Proxima?
11. Define Negotiable Instruments.
12. What do you mean by Double Insurance?

**(2 x 10 = 20)****PART B****Answer any 5 (5 Marks each)**

13. What are the different types of Deposits?
14. Distinguish between Savings Account and Current Account.
15. Write a short note on the Principles of Insurance.
16. Why is CIBIL considered vital to sanction loans for the customers?
17. Explain the advantages of Mobile Banking.
18. Why is Reserve Bank of India considered as the lender of the last resort?
19. What do you mean by NPA? Explain.
20. What are the different types of Crossings on a Cheque?

**(5 x 5 = 25)**

**PART C**

**Answer any 3 (10 Marks Each)**

21. Write Elaborately on the Rights of a Banker.
22. Explain the role of Banking sector in Economic Development.
23. Elaborate the importance of Financial Inclusion in 21<sup>st</sup> Century.
24. What are the different types of risk and the measures to handle it?
25. Explain the different Kinds of General Insurance.

**(10 x 3 = 30)**

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