

Reg. No

Name

23U545

B. COM DEGREE END SEMESTER EXAMINATION : NOVEMBER 2023

SEMESTER 5 : COMMERCE

COURSE : 19U5COCOM1 : BANKING AND INSURANCE

(For Regular 2021 Admission and Supplementary 2020/2019 Admissions)

Time : Three Hours

Max. Marks: 75

PART A

Answer any 10 (2 marks each)

1. What is SMS Banking?
2. What is PC Banking?
3. Why Central bank is known as Lender of last resort?
4. Differentiate between financial risk and non financial risk.
5. What is letter of introduction?
6. Give a note on NPA.
7. Distinguish between primary deposits and secondary deposits.
8. What is a Form B policy in Motor vehicle insurance?
9. Explain the need for insurance.
10. What is motor vehicle insurance?
11. What do you mean by surrender value?
12. What is mutilated cheque?

(2 x 10 = 20)

PART B

Answer any 5 (5 marks each)

13. What are the various types of endowment policies?
14. Write a note on the structure and management of RBI.
15. Explain the special relationship between banker and customer.
16. What are the conditions to exercise the Right of Set off?
17. Briefly explain the operation of a CDM.
18. What is principle of Causa Proxima?
19. Briefly explain BASEL I.
20. What is the subject matter of marine insurance?

(5 x 5 = 25)

PART C

Answer any 3 (10 marks each)

21. What is meant by nomination and assignment of an insurance policy. What are the differences between these two?
22. "Every loan creates a deposit and every deposit creates a loan." Explain?
23. Distinguish between conventional banking and E-banking and explain the various modes for E-banking.
24. Discuss the methods of handling risk.
25. Explain the circumstances under which a banker cannot exercise his right of General lien?

(10 x 3 = 30)