

**B.COM. DEGREE END SEMESTER EXAMINATION - OCTOBER 2024****SEMESTER 5 : COMMERCE****COURSE : 19U5COCOM1 : BANKING AND INSURANCE***(For Regular 2022 Admission and Supplementary 2021/2020/2019 Admissions)*

Time : Three Hours

Max. Marks: 75

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

1. Who is a customer of a bank?
2. Differentiate between fundamental risk and particular risk.
3. What is inchmaree clause in marine insurance?
4. What is the difference between Fixed deposit and Demand deposit?
5. What is current deposit?
6. What is Home Banking?
7. What is a recurring deposit?
8. What is meant by Form A policy in marine insurance?
9. What is Bancassurance.
10. What is health insurance?
11. Explain various E-banking facilities available today.
12. What are BASEL Norms?

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

13. Which are the limiting factors to the process of credit creation commercial banks?
14. Write a note on CIBIL.
15. What are the types of assignment in case of an insurance policy?
16. Briefly explain the popular forms of deposits accepted by commercial banks in India.
17. What are the external factors that contribute to NPA?
18. Discuss various policy conditions in life insurance.
19. Explain the burden of risk on society.
20. What is meant by endorsement? What are its legal consequences?

**(5 x 5 = 25)****PART C****Answer any 3 (10 marks each)**

21. What is marine insurance? What are the different kinds of marine insurance policies?
22. Explain the operation of quantitative credit control measures.
23. Explain the significance and benefits of E-banking.
24. What is risk? Explain the categories of risks.
25. Explain the general and special relationship between a banker and customer?

**(10 x 3 = 30)**