

B. COM. DEGREE END SEMESTER EXAMINATION - OCTOBER 2025**SEMESTER 5 : COMMERCE****COURSE : 19U5COCOM1 : BANKING AND INSURANCE***(For Regular 2023 Admission and Supplementary 2022/ 2021/ 2020/ 2019 Admissions)*

Time : Three Hours

Max. Marks: 75

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

1. What do you mean by group insurance?
2. What is nomination of life insurance policy?
3. What is FDR?
4. Explain various E-banking facilities available today.
5. Differentiate between fundamental risk and particular risk.
6. Define commercial bank.
7. What is CDM?
8. What is endowment insurance policy?
9. What is derivative deposit?
10. What is Bancassurance.
11. What is an order cheque?
12. What is SWIFT?

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

13. What is principle of Causa Proxima?
14. What is foreclosure of life insurance policy? State important points regarding foreclosure.
15. Explain the benefits of credit cards to card holders.
16. Mention the functions of a central bank.
17. "The debtor creditor relationship between banker and customer has certain unique features" what are they?
18. What are the various types of endowment policies?
19. When a banker may refuse and must refuse payment to customer's cheque?
20. Write a note on Small Finance Bank.

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

21. Explain the role of Reserve Bank of India in controlling credit in India.
22. Explain the significance and benefits of E-banking.
23. What is health insurance? What are the different types of health insurance policies.
24. Discuss the scope, objectives, powers and functions of Insurance Regulatory Development Authority.
25. Explain the procedure for opening and operations of different types of accounts.

(10 x 3 = 30)