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FOURTH SEMESTER B.Com DEGREE EXAMINATION, APRIL 2023**(Regular/Improvement/Supplementary)****FINANCE & COMPUTER APPLICATION****GBCM4A04T: BANKING AND INSURANCE****Time: 2 ½ Hours****Maximum Marks: 80****SECTION A: Answer the following questions. Each carries *two* marks.****(Ceiling 25 Marks)**

1. What is Financial Inclusion?
2. Enlist the important objective IRDA.
3. What is Off-shore banking?
4. Give an account on MUDRA Bank.
5. What is Electronic Fund Transfer?
6. What is Bancassurance?
7. Define bill of exchange.
8. What is MICR Cheque?
9. Enlist the advantages of Double Crossing.
10. What is Doctrine of Subrogation?
11. What is Voyage Policy?
12. What is Assignment?
13. What is No-claim bonus?
14. Comment on Double Insurance.
15. Who is holder in due course?

SECTION B: Answer the following questions. Each carries *five* marks.**(Ceiling 35 Marks)**

16. Explain the different types of Crossing?
17. Define Endorsement. Examine its significance.
18. Do you think that E-banking is more effective than traditional banking? Discuss?
19. What are the differences between Current account & Savings Bank account?
20. Explain the basic elements and features of life insurance plans.
21. Distinguish between fire insurance and life insurance.
22. What are the differences between NEFT & RTGS?
23. Explain motor insurance. Discuss Third party liability.

SECTION C: Answer any *two* questions. Each carries *ten* marks.

24. Explain the various E-services provided by banks to customers?
25. Explain the Principles of Insurance.
26. Insurance is a tool to social security. Discuss.
27. Discuss about the emerging role of banker and banks in Economic Development.

(2 × 10 = 20 Marks)