

**FOURTH SEMESTER B. Com DEGREE EXAMINATION, APRIL 2024**  
**(Regular/Improvement/Supplementary)**  
**B. Com FINANCE & COMPUTER APPLICATION**  
**GBCM4A04T: BANKING AND INSURANCE**

**Time: 2 ½ Hours**

**MaximumMarks: 80**

**SECTION A: Answer the following questions. Each carries *two* marks.**

**(Ceiling 25Marks)**

1. What is RTGS?
2. What is Insurable Interest?
3. Write a short note on E-banking.
4. What is Bancassurance?
5. Give an account on 'Insurance Ombudsman'.
6. Comment on SWIFT.
7. What do you mean by Electronic Fund Transfer?
8. What is open market operation?
9. Define Bank.
10. Comment on 'Term Deposit'.
11. What is CIBIL?
12. Write a short note on Public Sector Banks.
13. What is Double Crossing?
14. What do you mean by Causa Proxima?
15. Define Risk.

**SECTION B: Answer the following questions. Each carries *five* marks.**

**(Ceiling 35Marks)**

16. Explain the functions of a Commercial Bank.
17. Differentiate between a Draft and a Cheque.
18. Discuss the impact of reforms in Indian Banking System.
19. What is Credit Card? Explain the procedure for application of Credit Card.
20. What is meant by 'Mitigation of Loss'. Explain with an example.
21. What are the objectives of Monetary policy in RBI? Also discuss the quantitative credit control tools used by RBI.
22. Explain different types of Negotiable Instruments.
23. Discuss in detail the different channels of electronic banking.

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

24. What is endorsement? What are the requisites of endorsement? Discuss the different types of endorsements.
25. What are the duties, powers and functions of IRDA?
26. Discuss the various risks in the banking sector. How can banks manage these risks?
27. What is financial inclusion? Explain the role of RBI in financial inclusion.

**(2 × 10 = 20 Marks)**