D4BCM2302   Reg. No: ....

Name: ....

FOURTH SEMESTER B. Com DEGREE EXAMINATION, APRIL 2025
(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. Expand and explain EDI?
2. What is RBI?
3. What is general utility service?
4. Comment on the term Sans Recourse.
5. Write a note on General Insurance Business (Nationalization) Amendment Act 2002.
6. What is the meaning of negotiation?
7. LIC had monopoly right for conducting Life Insurance Business in India. Comment.
8. What do you understand by postdated cheque?
9. Give any two limitations of core banking.
10. Differentiate between moneylenders and indigenous bankers.
11. Expand and explain CDM.
12. What do you mean by Hull insurance?
13. Comment on KYC.
14. State the meaning of surrender value.
15. Give any three features of life insurance.

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

16. Describe innovative functions of commercial banks.
17. Differentiate between assignment and nomination
18. What is endorsement? Explain the liabilities of an endorser.
19. Enumerate the functions of RBI.

20. What is insurance? Explain the features of insurance.

21. Who are the parties to a cheque?

22. What are the advantages of using EFT?

23. Differentiate between a debit card and credit card.

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

24. Elaborate on the different types of bank account.

25. What is financial inclusion? Explain different types of financial inclusion schemes in India.

26. Explain the following social insurance schemes:
    • Rajiv Gandhi Shramik Kalyan Yojana.
    • Personal Accident Social Security Scheme.
    • Rashtriya Swasthya Bima Yojana (RSBY).
    • Pradhan Mantri Suraksha Bima Yojana.
    • Atal Pension Yojana.

27. What is IRDA? Discuss the functions and duties of IRDA.

(2 x 10 = 20 Marks)