

(FOR THE CANDIDATES ADMITTED  
DURING THE ACADEMIC YEAR 2023 ONLY)

23UBI513

REG.NO. :

**N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI**  
**END-OF-SEMESTER EXAMINATIONS : NOVEMBER-2025**  
**B.Com-BANKING AND INSURANCE** **MAXIMUM MARKS: 75**  
**SEMESTER: V** **TIME : 3 HOURS**

**PART - III**  
**FINANCIAL INNOVATIONS IN BANKING AND INSURANCE**

**SECTION – A (10 X 1 = 10 MARKS)**

**ANSWER THE FOLLOWING QUESTIONS.**

**MULTIPLE CHOICE QUESTIONS.**

**(K1)**

1. Which bank is known as Banker's Bank?  
a. RBI      b. SBI      c. PNB      d. NABARD
2. \_\_\_\_\_ schemes are intended to insure a group of individual together.  
a. Insurance    b. Wages      c. Salary      d. Group insurance
3. A contract that based on the speculation is known as \_\_\_\_\_.  
a Insurance    b. Wagering    c. Assurance    d None of these
4. Mobile banking gained popularity with the widespread use of which technology?  
a. Personal computers    b. Telephone lines    c. Internet connectivity    d. Cellular phones
5. Electronic credit and debt clearing is also known as \_\_\_\_\_.  
a. ECS      b. RTGS      c. NEFT      d. IMPS

**ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES. (K2)**

6. What is the meaning of right of the insurer to refuse admittance of the claim by the insured?
7. Define IFSC.
8. Explain about cash management system.
9. What do you mean by Micro Insurance Plans?
10. Explain digital banking .

**SECTION – B**

**(5 X 5 = 25 MARKS)**

**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K3)**

11. a) Explain E-banking and the constraints in E-banking.  
**(OR)**  
b) Differentiate between Traditional banking and E-banking.
12. a) Describe about mobile banking and list out its advantages and disadvantages.  
**(OR)**  
b) Write short notes on NEFT and RTGS.

**(CONTD.....2)**

13. a) Describe the role of banking in the development of Micro, Small, and Medium enterprises.

(OR)

b) Write short notes on (i) MCLR,(ii) MICR, (iii) IFSC.

14. a) Describe the procedure for redressal of grievances.

(OR)

b) Explain the Rights to Information Act in detail.

15. a) Write short notes on ATM (Automated Teller Machine).

(OR)

b) Elucidate Online insurance in detail.

**SECTION – C (5 X 8 = 40 MARKS)**

**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.**

**(K4 (Or) K5)**

16. a) Examine the categories of electronic delivery channels.

(OR)

b) Explain about the issues and security threats in digital marketing.

17. a) Describe Mobile Banking and list out its advantages and disadvantages.

(OR)

b) Explain corporate banking and discuss its products and services.

18. a) Discuss about growth drivers in retail banking?

(OR)

b) Explain about internet banking and list out its advantages and disadvantages.

19. a) Examine the procedures for filing a complaint and rejection of a complaint.

(OR)

b) Explain financial inclusion and describe context of scheme I and scheme II.

20. a) Explain the different payment gateways in detail.

(OR)

b) Discuss about various plans provided by the central government?

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