

**(FOR THE CANDIDATES ADMITTED
DURING THE ACADEMIC YEAR 2022-25 ONLY)**

SUBJECT CODE 22 UCO 102

REG.NO. : _____

N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI

END-OF-SEMESTER EXAMINATIONS : DECEMBER 2022

B.Com. (AIDED & SF)

MAXIMUM MARKS: 50

SEMESTER: I

TIME : 3 HOURS

PART - III

BANKING AND INSURANCE

SECTION - A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

(K1)

1. _____ is regarded as a queen of Indian financial system.
 - (a) SEBI
 - (b) RBI
 - (c) Finance Ministry
 - (d) BSE
2. The primary relationship between banker and customer is a ----- relationship
 - (a) Mutual
 - (b) Contractual
 - (c) Personal
 - (d) None of the above
3. The most important feature of a negotiable instrument is.....
 - (a) Free transfer
 - (b) Transfer free from defects
 - (c) Right to sue
 - (d) a & b
4. A person whose risk is insured is called.....
 - (a) Insured
 - (b) merchandiser
 - (c) marketer
 - (d) Agents
5. The term Assurance refers to
 - (a) Life Insurance business
 - (b) Marine Insurance business
 - (c) Fire Insurance business
 - (d) Motor Vehicle business

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. Define Banking
7. Indicate the meaning of current account.
8. Expand RTGS.
9. Define Risk in insurance.
10. Explain Reinsurance.

(CONTD 2)

SECTION – B

(5 X 3 = 15 MARKS)

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

11. (a) Describe the structure of Indian Banking System
(OR)
(b) List the functions of SBI
12. (a) Find the different types of accounts opened in bank.
(OR)
(b) Sketch the various kinds of lending by banks
13. (a) Show the features of negotiable instrument.
(OR)
(b) Assess the merits of telephone banking.
14. (a) Examine the importance of Insurance.
(OR)
(b) List the objectives of risk management in insurance.
15. (a) Discover the steps involved in taking life insurance policy.
(OR)
(b) Show the claim settlement procedure under general insurance.

SECTION – C

(5 X 5 = 25 MARKS)

ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.
(K4 (Or) K5)

16. (a) Outline the various methods of credit control by RBI.
(OR)
(b) Discuss the important functions of commercial banks.
17. (a) Analyse the general relationship between banker and customer.
(OR)
(b) Summarise the important principles of sound lending.
18. (a) Interpret the various kinds of crossing of cheque.
(OR)
(b) Compare RTGS with NEFT.
19. (a) Categorize the various types of insurance.
(OR)
(b) Justify the factors affecting risk in insurance.
20. (a) Examine the claim settlement procedure under life insurance.
(OR)
(b) Discuss the various kinds of general insurance policies.
