

(FOR THE CANDIDATES ADMITTED  
DURING THE ACADEMIC YEAR 2020 ONLY)

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20UCC515

REG.NO. :

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

**END-OF-SEMESTER EXAMINATIONS : DECEMBER-2022**

**COURSE NAME: B.Com.- C.A**

**MAXIMUM MARKS: 70**

**SEMESTER: V**

**TIME: 3 HOURS**

**PART - III  
BANKING AND INSURANCE LAW**

**SECTION - A (10 X 1 = 10 MARKS)**

**ANSWER THE FOLLOWING QUESTIONS.**

**MULTIPLE CHOICE QUESTIONS.**

**(K1)**

1. When a deposit of money is received by the banker, the banker becomes the \_\_\_\_\_.  
a) Creditors      b) Debtors      c) Receiver      d) Customer
2. Name of the cheque which is not crossed is called \_\_\_\_\_.  
a) Uncrossed      b) Open cheque      c) Order Cheque      d) Bearer cheque
3. Select the dishonour of cheque by a banker without any justifiable reason?  
a) Valid dishonour of cheque      b) Unmindful dishonour of cheque  
c) Negligence dishonour      d) Wrongful dishonour of cheque
4. Recall the Insurance that helps to \_\_\_\_\_.  
a) Prevent adverse situations from occurring  
b) Reduce the financial consequences of adverse situation  
c) Negate all consequences of adverse situations  
d) Make assets continuously productive
5. Which of the following is the regulator of insurance sector in India?  
a) RBI      b) AMFI      c) IRDA      d) SEBI

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

**(K2)**

6. Define banking.
7. Explain the material alteration.
8. Indicate the dishonour of cheque.
9. Define insurance.
10. Expand IRDA.

**SECTION – B**

**(5 X 4 = 20 MARKS)**

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

11. a) Describe the special types of customer.

**(OR)**

- b) Examine the quantitative methods of credit controls.

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

12.a) Assess the different types of endorsement.

(OR)

b) Find the precautions while lending loans against document of the title of goods.

13.a) List the consequences of wrongful dishonor cheque.

(OR)

b) Compute the duties of collecting banker.

14.a) Sketch the nature of insurance.

(OR)

b) Apply the role of insurance in the development of economy.

15.a) Dramatise the duties and powers of authority of IRDA.

(OR)

b) Interpret the essentials of a valid insurance interest.

**SECTION - C**

**(4 X 10 = 40 MARKS)**

**ANSWER ANY FOUR OUT OF SIX QUESTIONS**

**(16<sup>th</sup> QUESTION IS COMPULSORY AND ANSWER ANY THREE QUESTIONS  
(FROM Qn. No : 17 to 21) (K4 (Or) K5)**

16. Categorize the various classifications of insurance.

17. Summarise the relationship between a banker and a customer.

18. Formulate the different modes of crossing of a cheque.

19. Discuss the statutory protection for paying and collecting banker.

20. Prepare the function of insurance.

21. Evaluate the essentials of insurance contract.

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