

**B.Com(Hons) DEGREE EXAMINATION, APRIL 2019**  
**II Year IV Semester**  
**Banking and Insurance**

**Time : 3 Hours**

**Max.marks :75**

**Section A** ( $10 \times 2 = 20$ ) Marks

Answer **ALL** the questions

1. Define Bank.
2. Write a short note on Commercial banks.
3. What do you mean by negotiable instrument?
4. Give the meaning of Dishonour of cheque.
5. What is e-banking?
6. Write a short note on KYC.
7. What do you mean by insurance?
8. What is group insurance?
9. Give the meaning of general insurance.
10. Write a short note on IRDA.

**Section B** ( $5 \times 5 = 25$ ) Marks

Answer any **FIVE** questions

11. Discuss the role of banks.
12. List-out the RBI norms for private banks.
13. What are the features of negotiable instrument?
14. Explain the rights of paying banker.
15. Discuss about the services of Ombudsman.
16. List-out the features of insurance.
17. What are the principles of life insurance?
18. Explain the functions of IRDA.

**Section C** ( $2 \times 15 = 30$ ) Marks**PART - A - Case Study - Compulsory Question**

19. By means of false preference, A has obtained from B a cheque crossed “not negotiable” and he took that cheque to a bank (other than drawee bank) which paid it. B sues the bank for conversion.

Answer the following questions:

1. Has A committed any offence or irregularity?
2. Is B entitled to get any relief?
3. How will you decide the case?

**PART - B**

Answer any **ONE** question

20. Explain the functions of Commercial Bank.
21. Describe the powers and objectives of IRDA.

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