

**SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN
(AUTONOMOUS)**

**(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)
Chromepet, Chennai — 600 044.**

B.Com.(CS) END SEMESTER EXAMINATIONS APRIL-2022

SEMESTER - III

20UBCCT3007 - Banking and Insurance

Total Duration : 3 Hrs.

Total Marks : 60

Section A

Answer any **SIX** questions ($6 \times 5 = 30$ Marks)

1. List out the various types of Cheque used by banks.
2. Differentiate debit card from credit card.
3. Explain the functions performed by commercial banks in India.
4. What are the advantages provided by mobile banking applications?
5. Discuss in detail about the safety measures offered in e-banking services.
6. Define Insurance. Explain its role and importance in India.
7. Explain in detail about the principles of insurance.
8. List out the different types of general insurance offered in India.

Section B

Answer any **THREE** questions ($3 \times 10 = 30$ Marks)

9. Explain the various modes of electronic transfer of funds provided by banks.
10. Describe elaborately the role and functions of RBI.
11. Elaborate the services offered by online banking applications to their customers.
12. Explain the powers and duties of Insurance Regulatory and Development Authority (IRDA).
13. Illustrate the different kinds of life insurance products offered in India.
