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.(Hons) - END SEMESTER EXAMINATIONS APRIL - 2022 SEMESTER - IV 20UBHCT4015 - Banking and Insurance

Total Duration : 3 Hrs.

Total Marks : 60

Section A

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

- 1. Explain the role played by banks in developing the economy.
- 2. What are the features of negotiable instrument?
- 3. Briefly explain the services of ombudsman.
- 4. State the different types of insurance.
- 5. State the functions of e-banking.
- 6. Difference between cheque and bill of exchange.
- 7. What are the rights of a holder in due course?
- 8. Discuss the various forms of crossing of cheque.

Section B

Part A

Answer any **TWO** questions $(2 \times 10 = 20 \text{ Marks})$

- 9. Explain the different kinds of endorsement.
- 10. What are the subject matters which are insured by marine insurance?
- 11. Explain the functions of commercial banks.
- 12. State the various principles of insurance

Part B

Compulsory question $(1 \times 10 = 10 \text{ Marks})$

13. Explain the consequences of wrongful disorder of customers' cheque with suitable case study.
