#### 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 NOVEMBER-2022 SEMESTER - III 21UBCCT3007 - Banking and Insurance

Total Duration : 2 Hrs 30 Mins.

Total Marks : 60

### Section A

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

- 1. List out the steps to be involved in fill up the cheque book.
- 2. Define the terms RTGS and NEFT.
- 3. Describe the duties of paying banker.
- 4. Distinguish between BHIM and UPI.
- 5. State the advantages of mobile banking.
- 6. Critique the insurance system in India.
- 7. Explain any two types of life insurance product.
- 8. Predict the points to be included in the agent's confidential report.

# Section B

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

- 9. Differentiate Debit card and Credit card in tabular form.
- 10. Classify the functions of commercial banks in India.
- 11. Illustrate the serious problems faced by the customer while using online banking services.
- 12. Explain the various principles of life insurance.
- 13. Evaluate the procedure to be followed while taking loan against life insurance policies.

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