

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-2023

SEMESTER - III

21UBCCT3007 - Banking and Insurance

Total Duration : 2 Hrs 30 Mins.

Total Marks : 60

Section B

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

1. What is Net banking? What are the Types of Fund Transfers available on Net Banking?
2. What is MICR? What are their functions?
3. Write the role of commercial banks in economic development.
4. Write the duties of a collecting banker.
5. What is BHIM (Bharat Interface for money)? What are its advantages?
6. What are the difference between nomination and assignment?
7. Explain the procedure for revival of lapsed policies?
8. What's the Average Cost of a Life Insurance Plan and what Affects the Price?

Section C

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

9. What is cheque? What are the different parties of cheque?
10. Who is paying banker? What are the precautions taken by paying banking ?
And also state the statutory protection available to the paying banker?
11. What is QR code? What are its types and benefits?
12. What is insurance? What are its principles and types?
13. Discuss the provision relating to renewal, assignment and cancellation of the insurance policy.

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