

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.(Honours) - END SEMESTER EXAMINATIONS APRIL - 2023  
SEMESTER - IV

**20UBHCT4015 - Banking & Insurance**

Total Duration : 2 Hrs. 30 Mins.

Total Marks : 60

**Section B**

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

1. Show the key difference between scheduled banks and non – scheduled banks.
2. Apply the advantages and disadvantages of Internet banking.
3. Compute the various functions of insurance.
4. Relate the various marketing strategies adopted by insurance companies.
5. Describe why the crossing of cheques is being used? Classify the various types of crossing.
6. Relate the facility and services of the modern credit card.
7. Describe the features of life insurance.
8. Ascertain the duties, powers and functions of authority in IRDA.

**Section C**

I - Answer any **TWO** questions ( $2 \times 10 = 20$  Marks)

9. Sketch the functions of RBI.
10. Compute the principles of fire insurance.
11. Examine the components of KYC.
12. Determine the classification of Insurance.

II - Compulsory question ( $1 \times 10 = 10$  Marks)

**13. Case Study Question:**

By means of fall preference A has obtained from B a cheque crossed "Not Negotiable" he took that cheque to a bank (other than drawee bank) which paid it. B sues the bank for conversion.

- a. Has A committed any offences or irregularity? Under the negotiable instrument act.
- b. Is B entitled to get any relief?
- c. How will you decide the case.

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