

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 - 2024

SEMESTER - IV

**20UBHCT4015 - Banking and Insurance**

Total Duration : 2 Hrs. 30 Mins.

Total Marks : 60

### **Section B**

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

1. State the role of banks in economic development.
2. Discuss the role of ATM in e-banking.
3. Prepare the advantages of Electronic Fund Transfer.
4. Explain the IRDA objectives, powers and functions.
5. Show the outline of rights and duties of dishonour of cheques.
6. State the use and safety of Personal Identification Number.
7. Identify the difference of KYC-AML.
8. List out the types of Insurance.

### **Section C**

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

9. Illustrate the duties of Central Bank (RBI) and functions.
10. Prepare account opening process and classify the difference between saving account and current account.
11. Ascertain the importance of Internet banking and explain the major benefits and demerits of using ATM.
12. Evaluate the importance of i) RTGS ii) NEFT iii) KYC iv) AML.

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

13. Justify the uses and benefits of insurance in a common man and compare the difference of life and non-life Insurance.

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