

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 - II

23UBHCT2008 - Banking and Insurance

Total Duration : 2 Hrs. 30 Mins.

Total Marks : 60

Section B

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

1. Explain the agency functions of a commercial banks.
2. Analyse the features of fixed deposits.
3. Discuss the role of ATM in e-Banking.
4. Explain the various Principles of Insurance.
5. Describe the main condition of a fire insurance policy.
6. What is material alteration? Explain it with examples. What is the duty of a banker with regard to a materially altered cheque?
7. Analyse the type of frauds that can take place in internet banking.
8. Describe the origin and development of insurance.

Section C

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

9. Explain the objects, constitution and working of the Reserve Bank of India.
10. What is crossing? Explain its different kinds with examples and bring out their significance.
11. Describe the process, modus operandi and merits of RTGS.
12. Distinguish between an endowment policy and a whole life policy.

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

13. Explain the duties, powers and liabilities of IRDA.
