

**STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086**  
**(For candidates admitted during the academic year 2019-20)**

**SUBJECT CODE: 19CM/MC/BI23**

**B.COM DEGREE EXAMINATION APRIL 2021**

**COURSE : MAJOR CORE**  
**PAPER : BANKING AND INSURANCE SERVICES**  
**TIME : 90 MINUTES**

**MAX MARKS: 50**

**SECTION-A**

**ANSWER ALL THE QUESTIONS**

**(7x 2 =14)**

1. Define Banking.
2. State any four benefits of Insurance.
3. What is a Garnishee Order?
4. What do you mean by IRDAI .
5. Write a short note on Marine Insurance.
6. Explain the term 'NEFT'.
7. List out the Claim procedure.

**SECTION-B**

**ANSWER ANY TWO QUESTIONS**

**(2 x 8 =16)**

8. Discuss the general principles of Insurance.
9. Explain the various types of Negotiable Instruments.
10. Explain the advantages and disadvantages of Credit card.

**SECTION-C**

**ANSWER ANY ONE QUESTION**

**(1 X 20 =20)**

11. Explain the Structure of Banking System in India.
12. Discuss the various Distribution Channels of Insurance

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