

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086.
(For candidates admitted during the academic year 2019-20 and thereafter)

COURSE CODE: 19CM/MC/BI23

B.COM DEGREE EXAMINATION – APRIL 2023
COMMERCE
SECOND SEMESTER

COURSE : MAJOR – CORE
COURSE TITLE : BANKING AND INSURANCE SERVICES
TIME : 3 HOURS

MAX. MARKS: 100

Section – A

Answer ALL questions:

(10x2=20)

1. Define Banking.
2. Mention any two reforms in Banking sector.
3. Give the types of deposits.
4. Explain non performing assets.
5. Explain any two terms used in internet banking.
6. What is Rural banking?
7. What is Premium?
8. List the different types of non life insurance.
9. Define bill of exchange.
10. What is IRDAI?

Section – B

Answer any FIVE questions:

(5x8=40)

11. Briefly explain the Indian Banking System.
12. What are the functions of insurance?
13. Explain the principles of sound lending.
14. Write a note of different e payments.
15. Elaborate on the insurance claim procedure.
16. What are the types of negotiable instruments?
17. Explain the objectives of Banking Regulation Act.

Section-C

Answer any TWO questions:

(2x20=40)

18. Describe the role played by banks in the economic development of the country.
19. Explain in detail the banker-customer relationship.
20. Enumerate the need and merits of Digital Banking.
21. Discuss the distribution channels in the insurance sector.
