

Reg. No. :

Name :

**Fifth Semester B.Com. LL.B. (Five Year Integrated) Degree Examination,
June 2026**

Paper I : BANKING AND INSURANCE

(2020 Admission Onwards)

Time : 3 Hours

Max. Marks : 80

I. Explain any **five** of the following. Each question carries **2** marks.

1. What is CORE banking?
2. What is Bancassurance?
3. What do you mean by Internet Banking?
4. What is NEFT?
5. Explain NPA.
6. What is Underwriting?
7. Explain Life Insurance.

(5 × 2 = 10 Marks)

II. Answer any **four** of the following. Each question carries **4** marks.

8. Write a note on New Generation Banks.
9. Point out the main features of E banking.
10. Write a note on the methods of note issue by Central Bank.

P.T.O.

11. Briefly explain Post office banking.

12. Give a note on the procedure for the settlements of Insurance claims.

(4 × 4 = 16 Marks)

III. Answer any **four** of the following. Each question carries 6 marks.

13. Explain the main functions of commercial banks.

14. Explain different types of Insurance business in India.

15. Write a note SARFAESI Act.

16. Briefly explain Basel Norms

17. Define Cheque and what is crossing of a cheque.

(4 × 6 = 24 Marks)

IV. Answer any **three** of the following. Each question carries 10 marks.

18. Define Central Bank. What are its main functions.

19. Write an essay on the objectives and powers of IRDA.

20. Write an essay on various banking practices.

21. Briefly explain credit creation of banks.

(3 × 10 = 30 Marks)