

Reg. No. : .....

Name : .....

**Fifth Semester B.Com. LLB (Five Year Integrated) Degree Examination,  
May 2023**

**Paper I : BANKING AND INSURANCE**

**(2020 Admission)**

Time : 3 Hours

Max. Marks : 80

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

1. What is Green-Banking?
2. Define Repo Rate?
3. Define Bank.
4. What is ATM?
5. Define RTGS.
6. What is Demonetization?
7. Give a note on Negotiable Instruments.

**(5 × 2 = 10 Marks)**

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

8. What are the obligations of a banker?
9. Explain National Electronic Fund Transfer.

P.T.O.

10. Point out the general relationship between banker and customer.
11. What are the functions of Banking Ombudsman?
12. Distinguish between Private Sector and Public Sector Banks.

(4 × 4 = 16 Marks)

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

13. Distinguish between Credit Cards Debit Cards.
14. Define risk and explain its main classification.
15. Write a note on the importance of Micro Credit?
16. Briefly explain SWIFT.
17. Explain the different types of deposits accounts.

(4 × 6 = 24 Marks)

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

18. Briefly explain the various methods of E-Banking.
19. Write an essay on the meaning and functions of insurance.
20. Explain the primary and secondary functions of banks.
21. Briefly explain the process of nationalization of banks in India.

(3 × 10 = 30 Marks)