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Reg. No. : .....

Name : .....

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

**June 2024**

**Paper I : BANKING AND INSURANCE**

**(2020 Admission Onwards)**

Time : 3 Hours

Max. Marks : 80

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

1. What is a negotiable instrument?
2. Define liquidity
3. What do you mean by CRR
4. What is insurable risk?
5. Define a bank
6. What is underwriting?
7. Define insurance premium

**(5 × 2 = 10 Marks)**

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

8. Compare life insurance and general insurance
9. What are the various characteristics of a bank

P.T.O.

10. What are the various classifications of risk?
11. Comment on the policy of demonetization
12. Explain briefly the concept of e-banking.

**(4 × 4 = 16 Marks)**

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

13. Explain the various functions of insurance
14. Briefly explain various types of banks
15. Compare NEFT and RTGS
16. What are the various classification of insurance in India?
17. Discuss the various functions of commercial banks?

**(4 × 6 = 24 Marks)**

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

18. Critically examine the importance and the roles of IRDA
19. Discuss the various functions of RBI
20. Explain the various innovations in banking
21. Explain insurance claims. Discuss the procedures of settlement of life insurance and non – life insurance claims.

**(3 × 10 = 30 Marks)**