

Reg. No. :

Name :

**Fifth Semester B.Com.L.L.B. (Five Year Integrated) Degree Examination,
JUNE 2025**

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. Explain RTGS.
2. Define insurance claim.
3. What is Plastic Money?
4. What is mean by risk?
5. Explain bank rate
6. What is E-banking?
7. Who is banking ombudsman?

($5 \times 2 = 10$ Marks)

P.T.O.

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

8. Explain various types of insurance claims.
9. Write a note on various features of a bank.
10. Explain mergers.
11. What are the various instruments of credit control?
12. Examine the various characteristics of insurance.

(4 × 4 = 16 Marks)

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

13. Explain various functions of banks.
14. Write a note on credit creation.
15. Explain IRDA regulations.
16. Discuss the innovative banking practices in India.
17. Explain the features of life insurance.

(4 × 6 = 24 Marks)

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

18. Critically explain the various banking sector reforms in India.
19. Discuss the relationship between baker and customer.
20. Explain the various types of insurance business in India.
21. Examine the Indian banking system in detail.

(3 × 10 = 30 Marks)