



**WEST BENGAL STATE UNIVERSITY**  
B.Com. Honours 5th Semester Examination, 2020, held in 2021

**FACADSE01T- B.COM. (DSE1/2)**

**BANKING AND INSURANCE**

Time Allotted: 2 Hours

Full Marks: 50

*The figures in the margin indicate full marks.  
Candidates should answer in their own words and adhere to the word limit as practicable.*

**GROUP-A**

1. Answer any *five* questions from the following: 2×5 = 10
- (a) Mention two major functions of Commercial Banks.
  - (b) What is an Endowment Policy?
  - (c) What do you mean by Premium?
  - (d) Mention and four types of bank operating in India.
  - (e) What do you mean by Non-banking Services?
  - (f) Differentiate between Loans and Advances.
  - (g) What is a Current Account?
  - (h) What is Term Deposit?
  - (i) What are the things that have to keep in mind before opening a Savings Bank Account?
  - (j) What is the difference between Cheque and Demand draft?
  - (k) What do you mean by Cheque Endorsing?
  - (l) What is Bill Discount?
  - (m) What is NPA?
  - (n) Mention any two types of Business Risk.
  - (o) What is the full form of NEFT?

**GROUP-B**

**Answer any *four* questions from the following**

**5×4 = 20**

- 2. Discuss the benefits of mobile banking.
- 3. Distinguish between Life insurance and General insurance.
- 4. Explain the changing role of commercial banks.

5. Discuss the various types of Re-insurance.
6. What are the different rules of Crossing the Cheque?
7. Identify any four precautions a banker should take in granting loans against guarantees.
8. What are the different financial services offered by commercial banks?
9. Explain the concept of Negligence.
10. What do you mean by Subrogation and Contribution?
11. Point out the differences between Debit Card and Credit Card.
12. Discuss the importance of NPA Management.
13. What do you mean by the term Double Indemnity?
14. Briefly explain the concept of Subrogation and Contribution.

**GROUP-C**

**Answer any two questions from the following**

10×2 = 20

15. Discuss briefly the general and special types of customers in banking. 5+5
16. Explain the role of IRDA in Indian insurance sector. 10
17. Write short notes on (any *two*): 5+5  
(i) Smart Card      (ii) Digital Cash      (iii) ECS
18. Discuss the suitability of any *two* of the following as a security for bank advances: 5+5  
(i) Life Insurance Policy  
(ii) Fixed Deposit Receipts of another bank  
(iii) Equitable Mortgage.
19. Explain the various principles of insurance. 10
20. Enumerate the power and functions of IRDA. 4+6

**N.B. :** *Students have to complete submission of their Answer Scripts through E-mail / Whatsapp to their own respective colleges on the same day / date of examination within 1 hour after end of exam. University / College authorities will not be held responsible for wrong submission (at in proper address). Students are strongly advised not to submit multiple copies of the same answer script.*

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