

**2023/TDC(CBCS)/ODD/SEM/
COMDSE-501T/502T (D)/334**

TDC (CBCS) Odd Semester Exam., 2023

COMMERCE

(5th Semester)

Course No. : COMDSE-501T/502T

(Banking and Insurance)

Full Marks : 70

Pass Marks : 28

Time : 3 hours

*The figures in the margin indicate full marks
for the questions*

SECTION—A

**Answer *twenty* questions, selecting any *four* from
each Unit :**

1×20=20

UNIT—I

- 1. What do you mean by commercial bank?**
- 2. What are the types of accounts?**

3. Define private sector bank.
4. Who is a customer?
5. Define lunatic.

UNIT—II

6. Define cheque.
7. Who may endorse a negotiable instrument?
8. Define collecting banker.
9. What are the different types of open cheque?
10. Who is a holder of the instrument?

UNIT—III

11. Define mortgage.
12. What is term loan?

13. What do you mean by overdraft?
14. Mention one important distinction between loan and cash credit.
15. Define negotiable security.

UNIT—IV

16. What is the full form of NEFT?
17. Define e-payment.
18. What is digital cash?
19. Mention one benefit of mobile banking.
20. What do you mean by biometric card?

UNIT—V

21. Define business risk.
22. What is re-insurance?

23. Mention one important objective of IRDA.
24. State one feature of endowment plans.
25. What do you mean by home insurance?

SECTION—B

Answer *five* questions, selecting *one* from each

Unit : 2×5=10

UNIT—I

26. Explain two important primary functions of commercial bank.
27. Explain two objectives of the Banking Regulation Act, 1949.

UNIT—II

28. What are the various types of cheques?
29. State two important rights and privileges of holder in due course.

UNIT—III

30. What are the essential elements of hypothecation?
31. Explain the concept of secured advances.

UNIT—IV

32. What are the different kinds of smart card?
33. Explain the concept of home banking.

UNIT—V

34. Explain the concept of indemnity.
35. Explain the two important functions of IRDA.

SECTION—C

Answer *five* questions, selecting *one* from each

Unit : 8×5=40

UNIT—I

36. Discuss in detail the relationship between banker and customer.
37. Explain the various financial services offered by banks.

UNIT—II

38. Explain the essential elements of a valid endorsement. Discuss the different types of endorsement. 3+5=8
39. Explain the statutory protection available to collecting banker. Describe also the important duties of collecting banker. 4+4=8

UNIT—III

40. Explain the principles of sound lending.
41. Explain the different distinctions between secured and unsecured advances. Also discuss the various forms of advances. 4+4=8

UNIT—IV

42. Explain the process of e-payment. Discuss the various modes of e-payment in India. 3+5=8
43. Write short notes on the following : 4+4=8
- (a) Electronic Clearance Service
 - (b) Real-Time Gross Settlement

UNIT—V

44. Explain the benefits of life insurance. Distinguish between life insurance and non-life insurance. 4+4=8
45. Explain the various types of business risk. Discuss the relationship between risk and return. 4+4=8
