

**2023/TDC (CBCS)/EVEN/SEM/
COMDSE-601T (A/B/C)/408**

TDC (CBCS) Even Semester Exam., 2023

COMMERCE

(6th Semester)

Course No. : COMDSE-601T

Full Marks : 70

Pass Marks : 28

Time : 3 hours

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

Candidates have to answer *either* from
Option—A or Option—B or Option—C

OPTION—A

Course No. : COMDSE-601T (A)

(Banking and Insurance)

SECTION—A

Answer any *twenty* of the following as directed :

1×20=20

1. What is indigenous banking?

2. Write the full form of DICGC.
3. First phase of bank nationalization took place in the year ____.
(Fill in the blank)
4. Andhra Bank amalgamated into which bank in 2020?
5. ____ deposit is a term deposit account where deposits are credited in equal monthly installments by customer.
(Fill in the blank)
6. Define endorsement.
7. State the concept of negligence in relation to payment of a cheque.
8. ____ may endorse an instrument.
(Fill in the blank)
9. Define cheque.
10. ____ cheque bears across its face two parallel transverse line and words 'like & Co.' or 'A/c Payee' between the two lines.
(Fill in the blank)

11. What is meant by the term 'mortgage'?
12. Who is a pledger?
13. ____ is a charge against a movable property for payment of debt.
(Fill in the blank)
14. What do you mean by discounting of bill?
15. ____ controls the advances by banking companies.
(Fill in the blank)
16. The full form of WAP is ____.
(Fill in the blank)
17. State how e-cash differs from real cash.
18. What are ATMs?
19. What is home banking?
20. ____ is stored in e-purse.
(Fill in the blank)
21. Define life insurance.
22. What are Unit Linked Insurance Plans?

(4)

23. _____ is insurance for insurance companies.
(Fill in the blank)

24. What does online insurance mean?

25. Health insurance is a type of _____
insurance.
(Fill in the blank)

SECTION—B

Answer any *five* of the following questions : $2 \times 5 = 10$

26. State two differences between Commercial Bank and Cooperative Bank.

27. Discuss in brief any two types of deposits available in banks.

28. What is the necessity of crossing of cheques?

29. Differentiate between Bearer Cheque and Order Cheque.

30. What do you mean by collaterals?

31. Mention two differences between Secured advances and Unsecured advances.

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(Continued)

(5)

32. What is a biometric card?

33. State two risks associated with e-payments.

34. State two importances of insurance.

35. Differentiate between Risk and Uncertainty.

SECTION—C

Answer any *five* of the following questions : $8 \times 5 = 40$

36. Discuss the various types of banks operational in Indian Banking Sector. 8

37. Write a detailed note on origin and growth of commercial banks in India. $4 + 4 = 8$

38. Who is a collecting banker? State the duties of a collecting banker. $2 + 6 = 8$

39. Explain the rights and privileges of holder in due course. $4 + 4 = 8$

40. Explain the principles of sound lending. 8

41. Discuss the various methods of granting advances by banks. 8

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(Turn Over)

42. Write short notes on the following : 4+4=8

(a) NEFT and RTGS

(b) Digital money

43. State the concept of mobile banking. Mention some advantages of it. Also explain how it differs from virtual banking. 2+4+2=8

A

44. Discuss the basic principles of insurance. 8

45. Discuss the objectives of IRDA. Also mention its powers and functions. 3+5=8