**Attach the question paper with the answer booklet**

**Date: 22-4-21**

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**ST. JOSEPH’S COLLEGE (AUTONOMOUS), BENGALURU-27**

**B.COM – IV SEMISTER**

**END SEMISTER EXAMINATION: APRIL-2021**

**BC2216– Banking and Insurance**

**This question paper has ONE printed page**

**Section A**

I. Answer the following 5x2=10marks

1. What are E-Cheques?
2. Name any two scheduled and non-scheduled banks each.
3. What is meant by Human Life Value (HLV)?
4. Expand RTGSS and NEFT
5. Expand and briefly explain IRDA.
6. Name the factors influencing the credit worthiness of a customer
7. Explain the term ‘Creation of Charge’. Name any two modes of creating a charge.

**Section B**

II. Answer any **THREE** of the following 3x5=15marks

1. Write a note on SIDCO
2. Explain the impact of NPA on the banks.
3. What is retail banking? Explain its characteristics.
4. Differentiate between insurance and assurance
5. Explain important Provisions of General Insurance Act

**Section C**

III. Answer any **THREE** of the following 3x10=30 marks

1. What is financial inclusion? Explain its significance.
2. Commercial banks are called the factories of credit. Explain the basis of credit creation in bank
3. Write in detail the principles of sound lending.
4. What is e-banking? Explain various services covered under e-banking.
5. Define insurance and write a short note on each of the non-life insurance

**Section D**

IV. **COMPULSORY** 1x15 =15 marks

1. Bank'sbusiness depends much on the strong bondage with the customer*. E*xplain various customer relationships that banker should maintain.

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