



**2020/TDC (CBCS)/ODD/SEM/
COMDSE-501T(D)/352**

**TDC (CBCS) Odd Semester Exam., 2020
held in March, 2021**

COMMERCE

(5th Semester)

Course No. : COMDSE-501T(D)

(Banking and Insurance)

Full Marks : 50

Pass Marks : 20

Time : 3 hours

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

SECTION—A

Answer any *ten* of the following questions :

2×10=20

1. Define customer relationship.
2. Name the different types of deposits in banking.
3. What do you mean by commercial banks of India?



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4. What are the different types of banks known to you?
5. What do you mean by endorsement?
6. Write two differences between crossing and endorsing.
7. What is statutory protection?
8. Define in short the concept of negligence.
9. What do you mean by sound lending?
10. Discuss the term 'advances' in few words.
11. Write two principles of sound lending.
12. Write two differences between loan and advances.
13. Discuss the term 'electronic purse'.
14. Discuss few differences between Internet banking and Online banking.
15. What do you mean by mobile money?
16. Discuss two benefits of Internet banking.

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(Continued)

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17. Discuss the relationship between risk and return in brief.
 18. What do you mean by assessment and transfer?
 19. Discuss two points of difference between life and non-life insurances.
 20. Discuss two points of difference between subrogation and contribution.
- SECTION—B**
- Answer any five questions
21. Discuss the changing role of commercial banks in India. 6
 22. What are the different financial services offered by the banks to customers? 6
 23. Discuss the various types of crossing of cheque. 6
 24. What do you mean by collecting bankers? What are the duties of collecting bankers? 2+4=6
 25. What do you mean by advances against securities? What are the different types of advances against various securities? 2+4=6

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(Turn Over)



(4)

26. What are the different types of advances? Highlight the differences between secured and unsecured advances. 2+4=6
27. Write short notes on the following : 2×3=6
- (a) Virtual banking
 - (b) NEFT
 - (c) ECS
28. Discuss the different types of E-payment systems known to you. 6
29. Discuss the basic concept of risk. Highlight different types of business risk known to you. 2+4=6
30. What do you mean by IRDA? Discuss the functions of IRDA. 2+4=6
