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

B.Com – II SEMESTER

END SEMESTER EXAMINATION, APRIL 2018

**BC 2216- Banking and Insurance**

**Time: 2 ½ Hours Max Marks: 70**

**This paper contains ONE printed page**

**Section A**

**I Answer any five of the following (5 X 2 = 10marks)**

1. Define Banking
2. What is hypothecation?
3. What do you understand by the term E-cheque?
4. Expand MICR, NABARD
5. Give the meaning of Insurance and who is known as an insurer
6. Mention any two function of Retail Banking
7. Mention any four Private Insurance Companies operating in India.

**Section B**

**II Answer any three of the following (3 x 5 = 15 marks)**

1. Write a short note on IDBI and SFC
2. Briefly explain the functions of Commercial Bank
3. Mention the sound Principles of Lending
4. Briefly explain the functions of LIC
5. Explain the various Principles of Insurance

**Section C**

**III Answer any three of the following** (**3 x 10 = 30 marks)**

1. Briefly explain the relationship with Banker and Customer.
2. Briefly explain the classification of Bank with a diagram
3. Highlight the role and functions of RBI in Economic Development.
4. Write a note on IRDA and mention its functions.
5. Briefly explain the latest technologies in Banking Sector.

**Section D**

IV **Compulsory Question (1 X 15 = 15 marks)**

1. Explain in detail the structure of Indian Banking System with a diagram.