Register Number:

DATE: 17-04-2017

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

**B.COM – IV SEMISTER**

**END SEMISTER EXAMINATION: APRIL-2017**

**BC 2216 - Banking and Insurance**

**TIME 2 1/2 HRS MAX MARKS: 70**

**This question paper has ONE printed page**

**Section A**

I. Answer the following 5x2=10marks

1. Expand IDBI and IFCI?
2. Differentiate between Insurance and Assurance?
3. Give the meaning of Claim?
4. What is meant by Non-performing assets?
5. Differentiate between Hypothecation and pledge?
6. Write a note on RTGS
7. What is Co-operative bank? Give example.

**Section B**

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

1. Explain the concept of credit creation by bank?
2. Explain the various obligation of banker to the customers?
3. Write a note on the Principles of Insurance?
4. What are the Principles of sound lending?
5. Explain in brief various functions of Life insurance Corporation of India?

**Section C**

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

1. Explain various functions of commercial banks in India?
2. Explain important provisions governing General Insurance?
3. Write a note on the latest trends in banking?
4. Explain the various types of mortgages?
5. Explain various types of insurance

**Section D – COMPULSORY** 1x15 =15 marks

IV. 17. What a note on development of banking system in India and various types of Scheduled and Non- Scheduled Banks in India?

BC-2216-A-17