

**DEPARTMENT OF COMMERCE**  
**QUESTION BANK FOR B COM**  
**BANKING & INSURANCE**

**MODULE I INTRODUCTION TO BANKING**  
**(CO- Explain the fundamentals of banking)**  
**(Blooms Taxonomy Level -Understand)**

**SECTION A**

1. Explain CRR.
2. What is SLR?
3. Explain the term 'Deposit'?
4. Explain Agricultural Banks.
5. What are Bridge Loans?
6. What is money at call?
  
7. What are industrial banks?
8. What is Islamic bank?
9. Explain Exchange Banks.
10. What is Credit Creation?

**SECTION B**

11. Explain the features of Banks.
12. Explain the factors affecting Credit Creation.
13. Explain Scheduled Bank & Non Scheduled Bank
14. Explain open market operations.
15. Explain the different types of Deposits.

16. Explain classification of bank on the basis of registration.
17. Explain the functions of Commercial Banks.
18. Explain qualitative credit control measures adopted by RBI.

### **SECTION C**

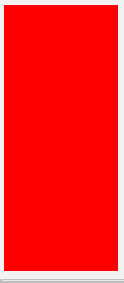
19. Explain the classification of banks.
20. Explain the functions of RBI.
21. Explain the process of credit creation.
22. Explain the banking ombudsman scheme.

## **MODULE 2 INNOVATIONS AND REFORMS IN BANKING**

**(CO- Utilize Innovative Trends in banking) (Blooms Taxonomy Level- Apply)**

### **SECTION A**

1. Outline the concept of CORE banking.
2. Explain RTGS.
3. What is NEFT?
4. Outline the concept of Virtual Banking.
5. What is Anywhere Banking?
6. What is ECS?
7. Explain SWIFT.
8. Explain Home Banking.
9. What is Kissan Card?
10. What is Cheque truncation?



**SECTION B**

11. Outline the external factors that contribute NPA.
12. Explain operations of CDM.
13. Explain the three pillars of BASEL II.
14. Explain RTGS with its features.
15. Explain Small finance bank.
16. Explain BASEL I
17. Explain EFT and different types of EFT.
18. Explain the difference between payments banks and small finance bank.

**SECTION C**

19. Outline the merits and demerits of internet banking.
20. Explain the concept of conventional banking and E- banking and also the various modes for E- banking.
21. Explain PMJDY with its features and benefits.
22. Explain the BASEL norms.

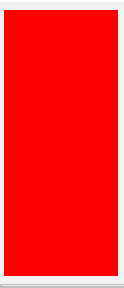
**MODULE 3 BANKER AND CUSTOMER**

**(CO - Examine the relationship of banker & customer )**

**(Blooms Taxonomy Level- Analyse )**

**SECTION A**

1. Examine the difference between Fixed deposit & Demand deposit.
2. Explain General Lien.
3. Explain Particular Lien.
4. Explain KYC.
5. What is Mutilated Cheque?
  
6. What is MICR Cheque?



7. What is bank Draft?
8. Explain Sans recourse endorsement.
9. Explain Account Payee Crossing.
10. Explain Current Deposit.

#### **SECTION B**

11. Examine the special relationship between banker and customer.
12. Distinguish between not negotiable crossing and account payee crossing.
13. Distinguish between crossing and endorsement.
14. Explain special relationship between banker and customer.
15. Explain the steps to open deposit accounts?
16. Explain the types of cheques.
17. Explain the Holder in due course.
18. Explain the requisites of a valid endorsement.

#### **SECTION C**

19. Examine the General Relationship between banker and customer.
20. Explain the circumstances under which a banker cannot exercise his right of general lien.
21. Explain the procedure for opening different types of accounts.
22. Explain dishonour of cheque and the circumstances under which a cheque can be dishonoured.

### **MODULE 4 INSURANCE**

**(CO Outline the principles of Insurance )**

**(Blooms Taxonomy Level-(Understand )**

#### **SECTION A**

1. Explain Insurance.
2. What is Group Insurance?
3. What is Non – Life Insurance?
4. Explain the term “Risk”.



5. Explain Bancassurance.
6. What is assignment of an insurance.
7. What is nomination of insurance .
8. Explain the need for insurance.
9. Explain the scope of IRDA.
10. Explain the characteristics of Insurance.

### SECTION B

11. Explain the types of Risks in Insurance.
12. Explain the methods of Handling Risks.
13. Explain the features of Insurance.
14. Explain the methods of non-insurance transfers.
15. Explain the advantages and disadvantages of Insurance to society
16. Explain the Importance of Insurance.
17. Explain the difference between Dynamic Risk & Static Risk.
18. Explain Pure Risk & Speculative Risk.

### SECTION C

19. Explain the principles of Insurance.
20. Explain the scope, objectives, powers, and functions of Insurance Regulatory Development Authority.
21. Explain Bancassurance and also advantages of Bancassurance to Banks, Insurers, Customers.
22. Explain the scope, objectives, powers and functions of IRDA.



**MODULE 5- TYPES OF INSURANCE**  
**(CO - Analyse the Insurance scheme )**  
**(Blooms Taxonomy Level- Understand)**

**SECTION A**

1. Explain Life insurance.
2. Explain the term 'Premium'.
3. Explain Surrender of Life insurance Policy.
4. What is Re-Insurance?
5. Explain ULIP.
6. What is Burglary Insurance?
7. What is Marine Insurance?
8. What is Fire Insurance?
9. Explain Cargo Insurance?
10. What is freight Insurance?

**SECTION B**

11. Explain the features of Fire Insurance.
12. Explain the the types of Re- insurance.
13. Explain Surrender of Life insurance Policy.
14. Explain the subject matter of Marine Insurance.
15. Explain Group Insurance and its features.
16. Explain the two types of Motor vehicle insurance.
17. Explain Personal accident insurance.
18. Explain the objectives of reinsurance.

**SECTION C**



19. Explain the classification of life insurance policies.
20. Explain the different kinds of Marine insurance policies.
21. Explain Health insurance and its types
22. Explain nomination and assignment of an insurance policy and also the differences between these two.