

# Saintgits College of Applied Sciences

## Department of Commerce

### Banking & Insurance

#### Section A

##### MODULE 1

1. Define Bank.
2. What do you mean by agricultural Bank?
3. Define RBI.
4. What are industrial banks?
5. What is the world bank?
6. What is a term deposit?
7. Name 3 foreign banks functioning in india.
8. What is money at call?
9. What is Islamic bank?
10. What is CRR?
11. What is SLR?

##### MODULE 2

12. Explain the concept of CORE banking.
13. What is RTGS?
14. What is a Kissan Card?
15. What is Cheque truncation?
16. What is a debit card?
17. What is NEFT?
18. What is ECS?
19. What is SWIFT?
20. What is Tele- banking?

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21. Define Electronic Cheque.
  22. What is virtual banking?
  23. What is home banking?
  24. What is PC banking?
  25. What is SMS banking?
  26. Explain any two advantages of credit card to card holders.
  27. Write a note on home banking.
  28. What is PIN?
  29. What is EFT?
  30. What is CDM?
  31. What is CIBL?
  32. What is CIBIL credit score?
  33. What are BASEL norms?
  34. What is an RUpay Debit card?
  35. What is anytime banking?
  36. What is Anywhere banking?
  37. What is financial inclusion?
  38. Give a note on NPA

### MODULE 3

39. Define general lien
40. Define special crossing of a cheque.
41. What is a particular lien.
42. Explain KYC
43. Define passbook.
44. Define the term Customer.
45. Define the term Banker.
46. What is a bank Draft?
47. Who is Drawer?
48. What is Mutilated Cheque?
49. What is MICR Cheque?

### Module 4

50. Define Insurance.
51. What is non-life Insurance?

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52. What is group insurance?
  53. What is the assignment of insurance?
  54. What is the nomination of insurance?
  55. Explain the term 'Risk'.
  56. What is Bancassurance?

#### Module 5

57. Define Life Insurance.
58. What is Premium?
59. What is the Surrender of Life Insurance Policy?
60. What is Marine Insurance?
61. What is Fire Insurance?
62. What is Burglary Insurance?
63. Explain Re- Insurance.
64. What do you mean by ULIP?

## Section B

#### MODULE 1

65. What are the features of banks?
66. write a note on nationalisation of banks.
67. Explain the factors affecting credit creation.
68. Explain Repo and Reverse Repo.
69. Which are the qualitative credit control measures adopted by RBI
70. Write a note on RBI
71. What do you mean by open market operation?
72. Explain scheduled bank and non scheduled bank

#### MODULE 2

73. What you mean by capital adequacy norms?
74. What is a Credit card?
75. What is RTGS? Explain the features.
76. Write a short note on the EFT system.

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77. What is a debit card? What are the advantages of debit cards?
  78. What is an ATM? Discuss its merits.
  79. What are the external factors that contribute to NPA?
  80. What is a truncated cheque? Enumerate its merits.
  81. What are the features of SWIFT?
  82. Briefly explain the operations of CDM.
  83. Write a note on CIBL
  84. Briefly explain BASEL I
  85. Discuss the three pillars of BASEL II
  86. Write a note on small finance bank./
  87. Distinguish between payments banks and small finance banks.
  88. Explain the operations of NEFT system
  89. Write a short note on (a) ECS debit (b) ECS credit
  90. What is EFT? Explain the types of EFT.
  91. Briefly explain BASEL norms.

### MODULE 3

92. Bankers lien is general lien. Explain.
93. Explain the special relationship between banker and customer.
94. Distinguish between crossing and endorsement.
95. Distinguish between cheque and draft.
96. Explain the difference between not negotiable crossing and account payee crossing.
97. Explain the general relationship between banker and creditor.
98. What are the steps to open deposit accounts?
99. What are the steps in the closing of an account?
100. Explain the types of cheques.
101. Explain the Holder in due course.
102. Explain the payment in due course.
103. What is dishonour of cheque? What are the situations which lead to dishonour of cheque?
104. Explain about damages or compensation for wrongful dishonour of cheques.
105. Explain Crossing of cheque.
106. Explain special crossing and features.

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107. Explain the requisites of a valid endorsement.

#### MODULE 4

108. Explain the types of Risks in Insurance.  
109. Explain the methods of Handling Risks.  
110. Explain the methods of non-insurance transfers.  
111. Explain the features of Insurance.  
112. Explain the advantages and disadvantages of Insurance to society.  
113. Explain the Importance of Insurance.

#### Module 5

114. Explain the features of life insurance.  
115. Explain the Surrender of life insurance policy.  
116. Explain the subject matter of Marine Insurance.  
117. What are the features of Fire Insurance?  
118. Explain the two types of Motor vehicle insurance.  
119. What are the features of Health Insurance?  
120. Explain the types of Re- insurance.  
121. What is Group Insurance and explain the features.

## Section C

#### MODULE 1

122. Explain the origin and history of the bank.  
123. Explain the classification of banks  
124. Explain the process of credit creation.  
125. Explain the functions of RBI.  
126. Explain the banking ombudsman scheme.  
127. What do you mean by credit control? Explains the methods of credit control  
128. Explain the functions of commercial banks.

#### MODULE 2

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129. Explain the merits and demerits of internet banking.
  130. Write an essay on banking sector reforms in India
  131. Explain the advantages of Credit cards
  132. Distinguish between conventional banking and E- banking and explain the various modes for E- banking.
  133. Explain the significance and benefits of E-banking
  134. Explain the important emerging trends in the banking sector today.
  135. Explain the BASEL norms
  136. What is PMJDY? State its features and benefits.
  137. MODULE 3
  138. Explain General Relationship between banker and customer.
  139. Explain circumstances under which a banker cannot exercise his right of general lien.
  140. What is the crossing of the cheque? Distinguish general crossing and special crossing.
  141. Define crossing.Explain different types of crossing.
  142. Define endorsement and explain different kinds of endorsement.
  143. Define a cheque.Explain features.
  144. Explain the procedure for opening different types of accounts.
  145. what is the relationship between banker and customer.Discuss the features of relationships.

#### MODULE 4

146. Explain the principles of Insurance.
147. Explain the scope , objectives, powers, and functions of the Insurance Regulatory Development Authority.
148. Define Bancassurance and Explain advantages of Bancassurance to Banks, Insurers, Customers .

#### MODULE 5

149. Explain the classification of life insurance policies.
150. What are the different kinds of Marine insurance policies?

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151. What is the need for marine insurance? Also discuss the subject matter of marine insurance.
  152. Discuss marine insurance policy conditions
  153. What is meant by nomination and assignment of an insurance policy. What are the differences between these two?
  154. What is motor vehicle insurance? What are the types of risks covered under such insurance?
  155. What is health insurance? What are the different types of health insurance policies?
  156. What is reinsurance ? Explain the objectives and types of reinsurance
  157. Define cheque.Explain its features.What are the factors a banker should examine before paying a customer cheque.
  158. what do you mean by dishonour of cheque.What are the circumstances in which cheques can be dishonoured.
  159. Define crossing Explain the different types of crossing.
  160. Explain general and special relationship between banker and customer.

