



SAINTGITS COLLEGE OF APPLIED SCIENCES KOTTAYAM, KERALA

SAINTGITS
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First Internal Examination, September 2023

Department of Commerce, Semester I

Banking and Insurance

Total: 40 marks

Time: 1.5 hours

Section A

Answer any 5 questions. Each question carries 2 marks.

1. Define banking?
2. What is KYC?
3. Explain Fixed Deposit and how it is differ from Recurring Deposit?
4. What is SWIFT Code?
5. What is Core Banking?
6. What is PIN?

(5 x 2 = 10 Marks)

Section B

Answer any 3 questions. Each question carries 5 marks.

7. Explain the term NPA?
8. Briefly explain Basel I and II?
9. Illustrate the process of ECS Debit and Credit?
10. What is CIBIL?

(3 x 5 = 15 Marks)

Section C

Answer any 1 question. The question carries 15 marks

11. Explain Banking Sector Reforms?
12. What is Credit Card, explain the pros and cons of a Credit Card?

(1 X 15 = 15 Marks)



[Scan QR code for Answer Key]