



III Semester B.Com (F&A) (A&F) Degree Examination,

December/January - 2025/26

(SEP Scheme F+R)

Commerce

Banking and Insurance

Paper : 3.5

Time : 3 Hours

Maximum Marks : 80

Instructions :

Answers should be written completely either in English only.

SECTION - A

Answer any FIVE sub-questions. Each sub-question carries 2 marks. (5x2=10)

1. a) Define E-Banking.
- b) Expand RTGS and AML.
- c) What is Endorsement.
- d) State two reasons for dishonor of cheques.
- e) What is cash credit?
- f) Who are insurance intermediaries?
- g) Give the meaning ? Cyber security.

SECTION - B

Answer any THREE of the following questions. Each question carries 6 marks.
(3x6=18)

2. Differentiate between General customer and Special customer.
3. What is a cheque ? Explain types of cheque.

[P.T.O.]



4. Who is collecting Banker? Discuss duties and responsibilities of collecting Banker.
5. What is Risk? Discuss various types of Business Risk.
6. Explain the need for cyber security in banking and Insurance.

SECTION - C

Answer any THREE of the following questions. Each question carries 14 marks.
(3×14=42)

7. Explain UPI, KYC and NEFT.
8. What is Negotiable Instruments. Explain the different types of Negotiable Instrument.
9. Summarise the different types of loans offered by banks.
10. What do you mean by Insurance. Explain the basic principles of Insurance.
11. Discuss the advantages and disadvantages of mergers and acquisitions in BFSI Sector.

SECTION - D

Answer any ONE of the following question, it carries 10 marks. (1×10=10)

12. a) Summarise the potential cyber security threats for a bank launching a new mobile banking application and suggest preventive measures.

(OR)

- b) What is PMJDY. Explain key features of PMJDY. How to open PMJDY Account?
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