

C.U.SHAH UNIVERSITY

Winter Examination-2015

Subject Name: Banking & Insurance -I

Subject Code: 4CO03BIN1

Branch: B.Com. (English)

Semester: 3

Date: 10/12/2015

Time: 2.30 To 5.30

Marks: 70

Instructions:

- (1) Use of Programmable calculator & any other electronic instrument is prohibited.
- (2) Instructions written on main answer book are strictly to be obeyed.
- (3) Draw neat diagrams and figures (if necessary) at right places.
- (4) Assume suitable data if needed.

- Q-1 Attempt the following questions: (14)**
- a) Give the meaning of Commercial bank . (1)
 - b) Define : Bank's Customer . (1)
 - c) What is the meaning of cheque ? (1)
 - d) What is the definition of Banker ? (1)
 - e) What do you mean by Banking Ombudsmen ? (1)
 - f) Give the meaning of Insurance . (1)
 - g) What is Letter of Credit ? (1)
 - h) Write the full form of ATM . (1)
 - i) What is the meaning of Minor ? (1)
 - j) Give any three names of Commercial bank . (1)
 - k) What is IRDA ? (1)
 - l) Write any three names of Insurance Company . (1)
 - m) What is M.T. ? (1)
 - n) Write the full form of T.T. (1)

Attempt any four questions from Q-2 to Q-8

- Q-2 Attempt all questions (14)**
- (a) Explain the traditional functions of Commercial bank . (7)
 - (b) Discuss the Non- traditional functions of Commercial bank . (7)
- Q-3 Attempt all questions (14)**
- (a) Describe the special relationship between Banker and Customer . (7)
 - (b) Explain various types of Bank Account . (7)
- Q-4 Attempt all questions (14)**
- (a) Discuss various types of Bank's Customer . (7)
 - (b) Write a note on Banking Ombudsmen Act . (7)
- Q-5 Attempt all questions (14)**
- (a) Write notes on Credit Card and Debit Card . (8)
 - (b) Write a note on ATM . (6)



- Q-6** **Attempt all questions** (14)
- (a) Explain any six functions done under CORE Banking . (6)
- (b) Write a note on Demand Draft , Mail Transfer , Telegraphic and Telephonic Transfer . (8)
- Q-7** **Attempt all questions** (14)
- (a) What are the characteristics of a Cheque ? –Discuss . (7)
- (b) Explain various types of Cheque . (7)
- Q-8** **Attempt all questions** (14)
- (a) Discuss the importance of Cheque . (7)
- (b) Explain various types of Insurance . (7)

