

Enrollment No: _____

Exam Seat No: _____

C. U. SHAH UNIVERSITY

Summer Examination-2022

Subject Name : Banking & Insurance - II

Subject Code : 4CO04BIN2

Branch: B.Com (English)

Semester: 4

Date: 07/05/2022

Time: 11:00 To 02:00

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) Commercial banks to expand deposit through expanding their loans and advances are known as_____.
- (b) What is the meaning of Bank rate?
- (c) Who is the regulator of Indian Money market?
- (d) "Buy now and Pay later" is the motto of a _____.
- (e) Bank a/c over the world is inter-linked through satellite provided by-----.
- (f) _____a/c is opened by NRIs in Indian Banks.
- (g) Banking companies are licensed by _____
- (h) EMI stands for
- (i) What is Off Shore Banking?
- (j) What is called Premium?
- (k) Expanded form of IRDA is_____
- (l) A business takes a.....insurance policy to cover the claims for loss of stocks and loss of profit.
- (m) What is the meaning of comprehensive policy?
- (n) Give full form of "MICR".

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

Q.2 (a) Write a note on Home Banking.

[07]

(b) Explain the difference between Current account and Saving account

[07]

Q.3 (a) Write short notes on: (1) Joint Account (2) Minor Person's account

[07]

(b) Write advantages of ATM

[07]

Q.4 (a) Write a note on different types of card.

[07]



- (b) Write a note on Fixed Deposit Account. [07]
- Q.5** Explain the types of Deposits. [14]
- Q.6** (a) Explain the fundamental principles of Fire Insurance. [07]
- (b) State the difference between Fire insurance and life Insurance. [07]
- Q.7** (a) Explain policy conditions of Fire Insurance. [07]
- (b) Write types of fire insurance policies [07]
- Q.8** State the merits and demerits of privatization of insurance. [14]

