

**SREE CHAITANYA MAHAVIDYALAYA**  
**Internal Examination 2021-2022**  
**B.Com (Hons.) 5<sup>th</sup> Sem.**

Paper Name: **Banking and Insurance**

Paper Code: **FACADSE01T**

Answer-scripts to be sent within 1 hour after exam at [saikatdutta285@yahoo.com](mailto:saikatdutta285@yahoo.com)

**Time: 1 hour**

**Full Marks: 20**

**Group A: Answer all the questions.**

**(10x1=10)**

1. What is commercial bank?
2. What is banker?
3. What is cross cheque?
4. What is secured loan?
5. What is proximity clause?
6. What is non –performing assets?
7. What is the full form IRDA?
8. What is Smart – Card?
9. What is RTGS?
10. What is risk in the context of insurance?

**Group B: Answer any two questions.**

**(5x2=10)**

11. Define the basic principles of utmost good faith.
  12. Distinguish between Life insurance and non-life insurance.
  13. Write down the different financial services offered by commercial bank.
  14. State the role of Core Banking Solutions in Internet Banking and its ATM networks.
-