

**ASSIGNMENT QUESTIONS OF U.G**

**COMMERCE (B.COM)**

**SEMESTER – V**

**DSE-1 (a)**

**BANKING AND INSURANCE**

**GROUP A**

**Answer any 1 question (Maximum 600 Words) [1X8= 8]**

1. Write short note on the following: [2X4= 8]
  - a) "Secured vs Unsecured advances".
  - b) "Principles of sound lending"
  
2. Briefly discuss the following with suitable examples: [4X2 = 8]
  - a) "Life Insurance
  - b) "Non-life insurance",
  - c) "Re-insurance,
  - d) "Risk and return relationship" in context of Insurance.

**GROUP B**

**Answer any 1 question (Maximum 1000 Words) [1X12= 12]**

1. Discuss the following: [6+6 = 12]
  - a) "Changing role of commercial bank";
  - b) "Types of Banks" functioning in India.
  
2. Answer the following questions: [1+ 2+ 2+ 1+ 3+ 1+ 1+ 1= 12]
  - c) "What is Internet Banking?"
  - e) "Enumerate 4 benefits of Internet Banking";
  - f) "NEFT and RTGS";
  - g) "ECS (credit/debit)";
  - h) "E- money", "Electronic purse" and Digital cash";
  - i) "Smart card;
  - j) "Virtual Banking";
  - k) "E payments".