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**(FOR THE CANDIDATES ADMITTED** **19 UBI 620**

**DURING THE ACADEMIC YEAR 2019 ONLY)** **REG.NO. :**

**N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI**

**END-OF-SEMESTER EXAMINATIONS : JULY 2022**

**B.COM.-BI** **MAXIMUM MARKS: 75**

**VI SEMESTER** **TIME : 3 HOURS**

**PART - III**

**FINANCIAL INNOVATIONS IN BANKING AND INSURANCE**

**SECTION - A (10 X 1 = 10 MARKS)**

**ANSWER THE FOLLOWING QUESTIONS.**

**MULTIPLE CHOICE QUESTIONS. (K1)**

1. Who controls the credit in India_____.

   a) Government of India b) RBI c) SBI d) Indian Bank

2. How is the retail banking otherwise called?

   a) Consumer banking b) Customer banking c) Commercial banking d) Continuous banking

3. What it is called, if the Public information officer fails to give information to the informant within the period specified under the Right to Information Act_____.

   a) Contempt b) Holding information c) Timeout d) Deemed rejection

4. Which of the following is the first bank that introduced ATM in India?

   a) SBI b) HSBC c) ICICI d) IDFC

5. Which of the following is NOT a method for calculating or ascertaining the amount of purchase consideration ?

   a) Net payment method b) Net assets method

   c) Gross Receipts method d) Share exchange method

**ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES (K2)**

6. Define debit card.
7. Expand MCLR.
8. Explain Exclusion.
9. Expand PMJDY.
10. Explain Ayusman Bharath.

**(CONTD...2)**

**SECTION – B (5 X 5 = 25 MARKS)**

**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K3)**

11. a) Compare Traditional Banking and E-Banking.

**(OR)**

b) Interpret the Essential features of Electronic Cheque.

12. a) Describe the Cash Management System

**(OR)**

b) Examine Insta Banking.

13. a) Describe the Objectives of Rights to Information Act

**(OR)**

b) Sketch the Procedure for filing complaint.

14. a) Assess the Single window system

**(OR)**

b) Interpret the functions of PMJDY

15. a) Sketch the Overseas Health Policy

**(OR)**

b) Compare the Topup and super Topup Policy in Health Insurance.

**SECTION - C (4 X 10 = 40 MARKS)**

**ANSWER ANY FOUR OUT OF SIX QUESTIONS**

**($16^{th}$ QUESTION IS COMPULSORY AND ANSWER ANY THREE QUESTIONS**

**(FROM Qn. No : 17 to 21) (K4 (Or) K5)**

16. Analyse the Advantages and Disadvantages of Internet Banking.

17. Examine the Electronic Delivery Channels.

18. Discuss the Role of Banking in development in Micro, Small and Medium Enterprises.

19. Summarise the Recent Developments in Banking Sector Reforms.

20. Outline the Different Payment Gateways.

21. Summarise the Reforms in General Insurance Industry.

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