

Modal Questions

B.Com, Semester 3, Paper - DSE 1

Subject :- Banking and Insurance

By

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From: Dr. S K. Singh.
Subject: Banking and Insurance
Paper: DSE - 1 (Below - Sec)

Part-A

OBJECTIVE question (निम्नलिखित प्रश्न)

1) Which account is opened by business person.
किस खाते का खाता व्यवसायियों द्वारा खोला जाता है।

- (i) Current Account
- (ii) Saving Account
- (iii) Home Safe account
- (iv) उपरोक्त सभी

2) On using which account the card holder become a debtor of a Bank?
किस खाते के उपयोग से कार्ड इस्तेमाल करने वाला बैंक का ऋणी बन जाता है।

- (i) Debit card
- (ii) Credit card
- (iii) ATM cum debit card
- (iv) All of the above

3) SIDBI is a.

- (i) Commercial Bank
- (ii) Foreign Bank
- (iii) Development Bank
- (iv) Private Bank

4) Identification is on opening the account.

- (i) Voluntary
- (ii) Compulsory
- (iii) on the consent of Banker
- (iv) Rationally Passed

5) Which of the following can crossing the cheque

- (i) Drawer of cheque
- (ii) Payee of the cheque
- (iii) Holder of the cheque
- (iv) None of the above

- 6) ATM का पूरा नाम है। The full name of ATM
- (i) All-time Money (ii) Automated Teller Money
 (iii) Automatic token Money (iv) Automatic total Money
- 7) IFSC कितने अक्षरों और नंबरों से बना एक नम्बर है?
 How many letters and digits are there in IFSC
- (a) 7 (b) 10 (c) 11 (d) 19
- 8) What is the minimum amount that can be sent through RTGS?
 RTGS से न्यूनतम कितनी राशि भेजी जा सकती है।
- (a) ₹ 50 हजार (b) ₹ 1 लाख
 (c) ₹ 2 लाख (d) ₹ 5 लाख
- 9) Kind of Risk (नौखिन के प्रकार - 99%)
- (a) शुद्ध नौखिन (b) परिकल्पित नौखिन
 Pure Risk Speculative Risk
 (c) कुल नौखिन (d) उपरोक्त a और b
 Total Risk Above a and b
- 10) Indian Insurance Regulatory Development Authority Act is
 भारतीय बीमा विनियामक एवं विकास आयोग का, 1
- (a) 1938 (b) 1956 (c) 1999 (d) 2000

Part B

Short Answer - 125 उत्तर दीं

- ① Explain the objectives of Nationalisation of Banks
बैंकों के राष्ट्रियकरण के उद्देश्यों को बताने।
- ② what is the meaning of Bank
बैंक का क्या अर्थ है।
- ③ ~~who~~ who may be a customer of a Bank?
बैंक का ग्राहक कौन हो सकता है?
- ④ what are the difference between General and Special Crating
सामान्य और विशेष ऋणकारी - बैंक में क्या अंतर है।
- ⑤ write short note -
Holder in due course
or
Negotiable Instrument
- ⑥ Difference between Money Lenders and Indigenous Bankers
साहूकार तथा देशी बैंकरों के अंतर (422 +1)
- ⑦ किन्ही दो-एक गैरलिखित।
write Note on following -
 - (a) ATM cum Debit Card (ATM सह डेबिट कार्ड)
 - (b) कोर बैंकिंग (Core Banking)
 - (c) E-Payment (ई-पेमेंट)
 - (d) Digital cash - (डिजिटल कैश)
 - (e) Personal Identification Number - PIN
व्यक्तिगत पहचान संख्या
- ⑧ what is Risk control?
खतरा नियंत्रण क्या है।
- ⑨ Explain the principle of risk Management -
खतरा प्रबंधन के सिद्धांतों का अर्थ बताएं।

Part 2 (Long Questions)

- ① Trace the evolution of commercial banking in India after independence.
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- ② What is Bank? Explain the function of Commercial Bank.
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- ③ Who is the customer of a Bank? Discuss the relationship at a Bank with his customer.
 Who is the customer of a Bank? Discuss the relationship at a Bank with his customer.
- ④ Define crossing of cheque and explain its importance. How many types of crossing?
 Define crossing of cheque and explain its importance. How many types of crossing?
- ⑤ Role of money lenders in rural credit system. Write the short coming of Money Lenders.
 Role of money lenders in rural credit system. Write the short coming of Money Lenders.
- ⑥ RTGS and NEFT. What do you mean by RTGS and NEFT? Explain the difference between RTGS and NEFT.
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- ⑦ Meaning of Internet Banking or E Banking or Mobile Banking or Home Banking, and Give details of E Banking facilities.
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- ⑧ What do you mean by risk? What are the methods of handling risks?
 What do you mean by risk? What are the methods of handling risks?
- ⑨ Definition and types of Insurance.
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