S.No. 8015 **24DPCM03**

(For the candidates admitted from 2024-25 onwards)

M.Com. DEGREE EXAMINATION, MAY 2025.

First Semester

BANKING AND INSURANCE

Time : Three hours Maximum : 75 marks

PART A — ($10 \times 2 = 20$ marks)

Answer ALL questions.

1. List any two features of fintech.
2. What is Digital Banking?
3. Define Block chain.
4. Mention any two benefits on cloud banking.
5. Write a short note on Insurance sector in India.
6. Who are surveyors and loss assessors.
7. State any two qualities of a good Insurance agent.
8. What is IRDAI?
9. Why Risk Management is important in Banking Sector?
10. Identify any two types of risks faced by financial Institutions.

PART B — ($3 \times 5 = 15$ marks)

Answer any THREE questions.

11. Explain the transformation in the banking sector due to digital Banking.
12. Differentiate between DLT (Distributed ledger Technology) and Block chain.
13. Describe the roles of Insurance brokers and agents.
14. Explain the key features of the grievance redressal system.
15. Enumerate the methods of risk Management in Banking sector.

PART C — (5 × 8 = 40 marks)

Answer ALL questions.

16. (a) Elaborate in various electronic Banking services with examples.

Or

(b) Summarize the fintech Revolution and its impact on the financial Industry.

17. (a) Explain the working Model of various types of Blockchain.

Or

(b) Enumerate cloud banking with its benefits and challenges.

18. (a) Explain the structure and functions of the Indian Insurance Market.

Or

(b) Summarize the procedures and code of conduct of Third Party Administrators in Health Services.

19. (a) Explain the importance of customer service in the Insurance sector.

Or

(b) Discuss the ethical Behavior expected from Insurance agent.

20. (a) Discuss the process of risk identification and control in Banks.

Or

(b) Describe the various tools used for controlling risk.

———————