

**Sep-Oct. Exam -2019**  
**B.Com. Semester- V**  
**Business Communication**  
**Subject Code- 21521**

Total Marks: 70

Time: 2 hr 30 min

- Q.1.A** Define banking and various types of banks in India in detail. [14]  
 OR
- Q.1.A(i)** Write a letter on behalf of the bank manager to the bank customer who has requested for stop payment of his cheque lost in transit. [07]
- Q.1.A(ii)** Write a letter on behalf of the bank manager to a customer intimating him the procedure about obtaining a duplicate key for his safe deposit vault. [07]
- Q.1.B** Attempt Any Four out of the following Multiple Choice Question: [04]
1. Which was the first bank to introduce mutual fund?  
 a) IDBI    b) SBI    c) Dena Bank    d) HSBC
  2. NAV stands for  
 a) Net Value Added    b) Net Asset Value    c) Net Annual Value    d) Net Absolute Value
  3. What will bank customers pay for using safe deposit locker facilities?  
 a) Commission on locker    b) Rent on locker    c) Safe custody charges    d) Exchange on locker
  4. NAV stands for  
 a) Net Value Added    b) Net Asset Value    c) Net Annual Value    d) Net Absolute Value
  5. What happens when a bank dishonors a cheque?  
 a) It is called settlement of cheque    b) it is called return of cheque unpaid  
 c) it is called nullifying of the cheque    d) it is called withdrawing of the cheque
  6. 'Base Rate' for Banks is decided by \_\_\_\_\_  
 a) Public Sector Banks    b) Foreign Banks  
 c) RBI    d) EXIM Bank
- Q.2.A** Define briefly the principles of Life insurance in detail [14]  
 OR
- Q.2.A(i)** Write a letter on behalf of the policy holder inquiring about the loan availability on his Whole life policy. [07]
- Q.2.A(ii)** Write a letter on behalf of the branch manager intimating the policy holder about lapsing of his policy. [07]
- Q.2.B** Attempt Any Four out of the following Multiple Choice Question: [04]
1. In which case can a death claim be rejected by the insurance company?  
 a) Lapsed Policy    b) Fraudulent claim    c) minimum of 3 annual premiums not paid    d) All the above
  2. Risk can be defined as \_\_\_\_\_  
 a) Liability    b) Uncertainty    c) Possibility of loss    d) Insurance
  3. Who cannot be a claimant under a insurance policy?  
 a) Assignee    b) Assignor    c) Minor nominee    d) Legal heir

