



'समानो मन्त्रः समितिः समानी'

UNIVERSITY OF NORTH BENGAL
B.Com. Honours 5th Semester Examination, 2023

DSE1-COMMERCE

Time Allotted: 2 Hours

Full Marks: 60

The figures in the margin indicate full marks.

**The question paper contains paper DSE-1A and DSE-1B.
The candidates are required to answer any *one* from *two* papers.
Candidates should mention it clearly on the Answer Book.**

DSE-1A

BANKING AND INSURANCE

GROUP-A

Answer any *two* questions

12×2 = 24

1. (a) Explain the growth of commercial banks in India in the post-liberalisation period. 8+4
(b) Mention different types of Advances Provided by Banks.
2. (a) Mention the basic principles of utmost good faith and Indemnity. 6+6
(b) What are the advantages and disadvantages of e-banking?
3. (a) Define "e-rupee". 4+8
(b) What are the different types of cards issued by Commercial Banks? Mention their salient features and advantages.
4. (a) What are the powers enjoyed and functions performed by the IRDA? 9+3
(b) Write down the different duties of Collecting Bankers.

GROUP-B

5. Answer any *four* questions: 6×4 = 24
 - (a) Explain the concepts of ECS. 6
 - (b) Elaborate the Subrogation and Contribution Clause. 6
 - (c) What are the different types of crossing a cheque? 6
 - (d) Explain the different types of Business Risk. 6
 - (e) Mention the statutory protection for Holder-in-due course. 6
 - (f) What are the different modes of e-payments? 6

GROUP-C

6. Answer any *four* questions: 3×4 = 12
 - (a) What are the differences between NEFT and RTGS?
 - (b) How is re-insurance different from insurance?

- (c) What is unsecured advance?
- (d) What is mortgage lending?
- (e) Who is a merchant banker?
- (f) Define 'digital purse'.

DSE-1B
ADVERTISING

GROUP-A

Answer any *two* questions

12×2 = 24

- 1. (a) State the process of communication. 6+6
(b) Do you consider advertising as a tool of communication? Why?
- 2. (a) Discuss the factors to be considered while selecting an appropriate media for advertising. 9+3
(b) What is media scheduling?
- 3. Discuss the various pre and post-testing techniques used for measuring advertising effectiveness. 12
- 4. (a) State the determining factors in the selection of an advertising agency. 7+5
(b) What do you understand by ethical aspects of advertisement in India?

GROUP-B

- 5. Answer any *four* questions: 6×4 = 24
 - (a) What are the major advertising appeals? 6
 - (b) What factors should be considered while setting advertising budget? 6
 - (c) Write a note on advertising through the internet-media devices. 6
 - (d) Discuss in brief the social aspects of advertising. 6
 - (e) What are the main objectives of advertising? 6
 - (f) State the various types of advertising media. 6

GROUP-C

- 6. Answer any *four* questions: 3×4 = 12
 - (a) What is advertising copy? 3
 - (b) Mention any six types of advertising. 3
 - (c) Discuss in very brief the role of legal aspects in advertising. 3
 - (d) What do you understand by audience analysis? 3
 - (e) State the effectiveness of focus group as a pre-testing technique. 3
 - (f) Mention any three importances of digital media. 3

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