



'সমানো মন্ত্র: সমিতি: সমানী'

UNIVERSITY OF NORTH BENGAL
B.Com. Honours 5th Semester Examination, 2021

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. Define bank. Explain various types of Bank. Discuss the general relationship between a banker and a customer. 2+5+5
2. What do you mean by cheques? Under what circumstances can a banker dishonour the cheques of a customer? What are the duties of a collecting banker? 2+5+5
3. What is meant by insurance? What are the different types of insurance? Describe the principles of insurance. 2+4+6
4. What are the principles of sound lending? Distinguish between secured and unsecured advances? 7+5

GROUP-B

5. Answer any *four* questions: 6×4 = 24
 - (a) Explain the term "Home Banking" and "Mobile Banking". 3+3
 - (b) What are the functions of IRDA? 6
 - (c) What are the different methods of re-insurance? 6
 - (d) Describe the changing role of commercial bank. 6
 - (e) Differentiate between NEFT and RTGS. 6
 - (f) Write short notes on:
 - (i) Endorsement and (ii) Crossing of cheques. 3+3

GROUP-C

6. Answer any *four* questions: 3×4 = 12
 - (a) What do you mean by Smart Card?
 - (b) Write a brief note on Electronic Clearing System (ECS).

- (c) What are the benefits of internet banking?
- (d) What are the major differences between life and non-life insurance companies?
- (e) What is banker responsibility in case of negligence?
- (f) Define the word "Proximate cause".

DSE-1B
ADVERTISING
GROUP-A

Answer any two questions

12×2 = 24

- 1. What is Advertising Media? Explain the main factors to be kept in mind while selecting advertising media. 4+8
- 2. What is Media Planning? "Media Planning is a trade-off between reach and frequency" — Discuss. 2+10
- 3. What is meant by pre-testing? What are its methods? Explain the various pre-testing methods. 2+3+7
- 4. Explain the social, ethical and legal aspects of advertising in India. 4+4+4

GROUP-B

- 5. Answer any **four** questions from the following: 6×4 = 24
 - (a) Explain the various steps involved in advertising budget.
 - (b) What factors would you keep in mind while selecting advertising agency?
 - (c) Write a note on Social Aspect of Advertisement.
 - (d) Point out the importance of creativity in advertising.
 - (e) How would you test the communication effects of an advertisement? Discuss.
 - (f) What are the essentials of a good advertising appeal?

GROUP-C

- 6. Answer any **four** questions: 3×4 = 12
 - (a) What is message source?
 - (b) Write three functions of advertisement.
 - (c) What is 'media vehicle'? give example.
 - (d) What is 'Copy'?
 - (e) State the differences between advertising and publicity.
 - (f) What is "Audience Analysis".

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