



'समानो मन्त्रः समितिः समानी'

UNIVERSITY OF NORTH BENGAL
B.Com. Honours 5th Semester Examination, 2022

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 Commercial Bank. Discuss the role of commercial banks in economic development. 2+10
2. What do you mean by cheques? Under what circumstances can a banker dishonour the cheques of a customer? 4+8
3. Define Insurance. Briefly describe the various types of Life and Non-Life Insurance Policies. Explain briefly risk and return relationship of Insurance. 2+6+4
4. Differentiate between traditional Banking and Internet Banking. Write down the advantages and disadvantages of Internet Banking. 4+4+4

GROUP-B

5. Answer any *four* questions: 6×4 = 24
 - (a) Discuss the role and functions of IRDA.
 - (b) State the differences between secured and unsecured advances.
 - (c) Write down the difference between debit card and credit card.
 - (d) How are merchants benefited by E-banking?
 - (e) Discuss the basic principles of Insurance.
 - (f) Can a banker refuse payment of cheques? If so, how?

GROUP-C

6. Answer any *four* questions: 3×4 = 12
 - (a) What do you understand by Digital Cash?
 - (b) Define SLR.
 - (c) Explain "RBI is the lender of the last resort".

- (d) Give three benefits of Home Banking.
- (e) What do you understand by the word “Re-insurance”?
- (f) State the features of E-cheques.

DSE-1B
ADVERTISING
GROUP-A

Answer any *two* questions 12×2 = 24

- 1. “Advertising serves as an important promotional tool not only for manufacturers and traders but also for consumers and society at large.” — Discuss the significance of advertising in this context. 12
- 2. What is media scheduling? Discuss the factors that affect media scheduling decisions. 2+10
- 3. What is advertising media? Briefly explain the factors that affect choice of media vehicle. 3+9
- 4. Define Advertising Agency. Explain the various functions performed by ad agencies for their clients. 2+10

GROUP-B

- 5. Answer any *four* questions: 6×4 = 24
 - (a) “Advertising essentially is a tool of communication for marketing.” — Do you agree? Justify your answer. 6
 - (b) Write a short note on Audience Analysis. 6
 - (c) Briefly discuss different types of advertising appeals. 6
 - (d) Explain the factors that should be kept in mind while setting the advertising budget. 6
 - (e) What are the requirements of an effective advertising copy? 6
 - (f) Write a short note on Surrogate Advertising. 6

GROUP-C

- 6. Answer any *four* questions: 3×4 = 12
 - (a) What do you mean by Client-Agency Relationship? 3
 - (b) What is Target Rating Points (TRP)? 3
 - (c) What is Idea Advertising? 3
 - (d) What do you mean by Advertising Campaign? 3
 - (e) Define Online Advertising. 3
 - (f) What is Point-of-purchase advertising? 3

—x—