

E 8379

(Pages : 2)

Reg. No.....

Name.....

B.Com. DEGREE (CBCS) EXAMINATION, JANUARY/FEBRUARY 2018

First Semester

Complementary—BANKING AND INSURANCE

(Common to Model I, II and III)

(2017 Admissions)

Time : Three Hours

Maximum Marks : 80

Part A

Answer any ten questions.

Each question carries 2 marks.

1. What is a Non-Scheduled Bank ?
2. What is cash credit ?
3. What is NEFT ?
4. What is Ru Pay Debit Card ?
5. What do you mean by opening of crossing ?
6. What is sans recourse endorsement ?
7. What is the principle of indemnity ?
8. Discuss the scope of IRDA.
9. What is key man insurance policy ?
10. What is reinsurance ?
11. What is moral suasion ?
12. What is CIBIL ?

(10 × 2 = 20)

Part B

Answer any six questions.

Each question carries 5 marks.

13. How banks are classified on the basis of registration.
14. Explain the types of loans advanced by Commercial banks.
15. What is EFT ? Explain the types of EFT ?

Turn over

16. What is 'Capital Adequacy Norms' ?
17. Briefly explain BASEL.
18. Explain the debtor-creditor relationship of banker and customer.
19. What are the benefits of insurance to society ?
20. Write a note on the risks covered under fire insurance.
21. What is special crossing ? What are its essential features ?

(6 × 5 = 30)

Part C

Answer any two questions.

Each question carries 15 marks.

22. Explain the secondary function of Commercial banks.
23. Explain the Based Norms.
24. What do you mean by dishonour of cheque ? What are the circumstances under which a cheque can be dishonoured.
25. Explain the different types of Marine Policies.

(2 × 15 = 30)