

MODEL QUESTION PAPER
Complementary Course
C01CMT04 - BANKING AND INSURANCE
First Semester CBCS Examination

Time: 3 Hrs

Maximum: 80 Marks

Part –A

(Answer 10 any questions, each question carries 2 marks)

1. What do you mean by development banks? Give an example.
2. Differentiate between Small Finance Bank and Payment Bank .
3. What is NPA? How do banks classify their assets?
4. What is CIBIL? Explain the importance of CIBIL report.
5. What are the important aspects of KYC norms?
6. What is SWIFT? What are important features.
7. Explain the banker -customer relationship as bailee and bailor.
8. What is foreclosure? Give an example.
9. What do you mean by Key man insurance policy?
10. Differentiate between peril and risk.
11. What do you mean by lapse conditions relating to life insurance policy?
12. What are the conditions to be satisfied for claiming medical insurance?

(10x2=20)

Part-B

(Answer any six questions, each question carries 5 marks)

13. Differentiate between Repo and Reverse Repo with example.
14. Explain about Pradhan Mantri Jan-Dhan Yojana.
15. Explain the relevance of BASAL norms and its pillars.
16. What is 'Holder in due course'? What are the features and privileges of a 'Holder in due course'?
17. What is Bancassurance? What are the advantages of Bancassurance?
18. How does insurance differ from wagering agreements and gambling ?
19. Explain the functions of insurance to the society in general.
20. Explain the role and importance of IRDA.
21. What are the essentials of a fire insurance contract?

(6 x 5=30)

Part-C

(Answer any two questions. Each question carries 15 marks)

22. Explain banking ombudsman scheme? What are the grounds of complaint before banking ombudsman?
23. Explain the role and functions of RBI.
24. Which are the important principles of insurance? Explain each of them.
25. What do you mean by Marine insurance? Explain the different clauses of a Marine policy.

(2 x 15=30)