



QP CODE: 22100117



22100117

Reg No : .....

Name : .....

**UNDER GRADUATE (CBCS) REGULAR / REAPPEARANCE EXAMINATIONS,  
JANUARY 2022**

**Fifth Semester**

(Offered by the Board of Studies in Commerce)

**OPEN COURSE - CO5OPT01 - FUNDAMENTALS OF BANKING AND INSURANCE**

2017 Admission Onwards

98BBD6E8

Time: 3 Hours

Max. Marks : 80

**Part A**

*Answer any **ten** questions.*

*Each question carries **2** marks.*

1. What was the purpose to form the Banking Regulation Act 1949?
2. What is Primary Deposit?
3. Who is a Trustee?
4. What is E-Banking?
5. What is CDM?
6. Name the parties in credit card transactions.
7. Who is insured?
8. What is keyman insurance policy?
9. What is insurance contract?
10. State the term group insurance.
11. What is blanket policy?
12. What is Cashless insurance facility?

(10×2=20)

**Part B**

*Answer any **six** questions.*

*Each question carries **5** marks.*

13. Write a note on the Central Bank.





14. Under what circumstances a banker can close the customer's account?
15. What are the consequences of wrongful dishonour of a cheque?
16. How to open an account in the name of a firm?
17. What are the advantages of social banking?
18. What are the grounds of complaint before Banking Ombudsman?
19. Distinguish between insurance and assurance.
20. Explain the benefits of life insurance contract.
21. Explain the types of motor insurance.

(6×5=30)

### **Part C**

*Answer any **two** questions.*

*Each question carries **15** marks.*

22. Explain the different types of banks.
23. Explain the agency services provided by the Commercial Banks.
24. Explain the various principles of insurance.
25. What is fire insurance? Explain the features of fire insurance.

(2×15=30)

