



QP CODE: 19102516



19102516

Reg No :

Name :

UNDERGRADUATE (CBCS) EXAMINATION, OCTOBER 2019

Fifth Semester

(Offered by the Board of Studies in Commerce)

Open Course - CO5OPT01 - FUNDAMENTALS OF BANKING AND INSURANCE

2017 Admission Onwards

56C2345C

Maximum Marks: 80

Time: 3 Hours

Part A

*Answer any **ten** questions.*

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

1. What is Development Banking?
2. What is a Credit Reserve?
3. What is meant by Banker's General Lien?
4. What is Telephone Banking?
5. What is the concept of Core Banking?
6. Name the parties in credit card transactions?
7. What is insurance contract?
8. Enumerate the principle of subrogation.
9. Explain the term assurance.
10. Define life insurance.
11. Explain the term freight insurance.
12. Describe the term overseas medical policy.

(10×2=20)

Part B

*Answer any **six** questions.*

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

13. State the primary functions of Commercial Bank?
14. Explain the different methods of Crossing a Cheque?





15. When a banker may refuse and must refuse payment to customers Cheque?
16. What are the different types of accounts?
17. What are the advantages of Social Banking?
18. What are the precautions to be taken while using Mobile Banking?
19. Explain the history and evolution of insurance.
20. Explain the distribution system of insurance.
21. Explain the types of motor insurance.

(6×5=30)

Part C

*Answer any **two** questions.*

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

22. Explain the agency services provided by the Commercial Banks.
23. Explain the role and functions of RBI.
24. Explain the role and importance of insurance.
25. What is fire insurance ?explain the features of fire insurance.

(2×15=30)

