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QP CODE: 22101866

Reg No :

Name :

**UNDER GRADUATE (CBCS) SPECIAL SUPPLEMENTARY EXAMINATIONS,
MAY 2022**

Fifth Semester

(Offered by the Board of Studies in Commerce)

OPEN COURSE - CO5OPT01 - FUNDAMENTALS OF BANKING AND INSURANCE

2019 Admission Only

E8C44C42

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

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

1. What is an Exchange Bank?
2. What do you mean by Money At Call And Short Notice?
3. What is Letter of Introduction?
4. What is Social Banking?
5. What is SWIFT?
6. Name the parties in credit card transactions
7. Who is insurer?
8. Mention the term mitigation of loss.
9. Explain the term assurance.
10. Explain the term marine insurance.
11. What is fire insurance?
12. What is Cashless insurance facility?

(10×2=20)

Part B

*Answer any **six** questions.*

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





13. Credit creation and factors affecting Credit Creation.
14. What are the privileges of a banker as a debtor?
15. Distinguish between General And Special Crossing.
16. What are the circumstances under which a Cheque is dishonoured?
17. What are the advantages of Mobile Banking?
18. Explain the settlement of complaints by Ombudsman.
19. Explain the features of insurance contract.
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. What is a Central Bank? Explain the origin and history of RBI.
24. Explain the role and importance of insurance.
25. What is life insurance ? Explain the benefits of life insurance.

(2×15=30)

