



QP CODE: 22103474



Reg No :

Name :

UNDER GRADUATE (CBCS) REGULAR / REAPPEARANCE EXAMINATIONS,

NOVEMBER 2022

Fifth Semester

(Offered by the Board of Studies in Commerce)

OPEN COURSE - CO5OPT01 - FUNDAMENTALS OF BANKING AND INSURANCE

2017 Admission Onwards

270CB105

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

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

1. What is Investment Banking?
2. What is CRR?
3. Define a Banker.
4. What is ATM?
5. What is mobile banking?
6. Who is banking ombudsman?
7. What is meant by the term risk?
8. What is insurable interest?
9. Explain the term assurance.
10. What is endowment policy?
11. What is cashless insurance facility?
12. What is third party insurance?

(10×2=20)

Part B

*Answer any **six** questions.*

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





13. Why central bank is known as the lender of last resort?
14. What is special crossing? What are its essential features?
15. When a banker may refuse and must refuse payment to customers cheque?
16. What are the different types of accounts?
17. What are limitations of Internet banking?
18. What are the procedures to be followed to obtain a debit card?
19. Explain the features of insurance contract.
20. Explain life insurance contract.
21. What are the advantages of marine 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 fire insurance ?explain the features of fire insurance.

(2×15=30)

