



**QP CODE: 23112507**

**Reg No** : .....

**Name** : .....

**UNDER GRADUATE (CBCS) SPECIAL SUPPLEMENTARY EXAMINATIONS, APRIL  
2023**

**Fifth Semester**

(Offered by the Board of Studies in Commerce)

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

2020 Admission Only

931F5378

Time: 3 Hours

Max. Marks : 80

**Part A**

*Answer any **ten** questions.*

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

1. What is a Scheduled Bank?
2. Explain the term Cash Credit.
3. Who can open a Crossed Cheque?
4. What is CDM?
5. What is Mobile Banking?
6. Who is Banking Ombudsman?
7. Define insurance.
8. What is insurance contract?
9. Explain the term assurance.
10. What is endowment policy?
11. What is liability insurance?
12. Explain the term group health insurance policy.

(10×2=20)





**Part B**

*Answer any **six** questions.*

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

13. Explain the types of loans advanced by Commercial Bank?
14. Explain the general Relationship between Banker and Customer?
15. When a banker may refuse and must refuse payment to customers Cheque?
16. Explain the opening of account by special types of customers?
17. Explain the types of E-Banking?
18. How does Debit and Credit card differ?
19. Discuss the importance of insurance.
20. Explain 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 agency services provided by the Commercial Banks.
23. Explain the role and functions of RBI.
24. Explain the various principles of insurance.
25. What is fire insurance ? explain the features of fire insurance.

(2×15=30)

