

QP CODE: 25034978



Reg No :

Name :

**UNDER GRADUATE (CBCS) REGULAR / REAPPEARANCE / MERCY CHANCE
EXAMINATIONS, OCTOBER 2025**

Fifth Semester

(Offered by the Board of Studies in Commerce)

OPEN COURSE - CO5OPT01 - FUNDAMENTALS OF BANKING AND INSURANCE

2017 Admission Onwards

D4587F66

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

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

1. Define a Bank.
2. What is a Scheduled Bank?
3. What is Crossing of a Cheque?
4. What is Cheque Truncation System?
5. What is Mobile Banking?
6. Who is Banking Ombudsman?
7. What is insurance premium?
8. Describe the term Causa Proxima.
9. Explain the term assurance.
10. What is lumpsum policy?
11. Mention the term hull insurance.
12. What is health insurance?

(10×2=20)

Part B

*Answer any **six** questions.*

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





13. Explain the limitations to Credit Creation by Commercial Banks.
14. Explain the Special Relationship between Banker and Customer.
15. What do you mean by Wrongful Dishonour of a Cheque?
16. How to open an account in the name of a Firm?
17. What are the security precautions in E-Banking?
18. Explain the benefit of credit cards to the card holders.
19. Explain the features of insurance contract.
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 role and importance of insurance.
25. What is fire insurance ? Explain the features of fire insurance.

(2×15=30)

