



QP CODE: 21101666

Reg No :

Name :

**UNDER GRADUATE (CBCS) SPECIAL SUPPLEMENTARY EXAMINATION,
JULY 2021**

Fifth Semester

(Offered by the Board of Studies in Commerce)

OPEN COURSE - CO5OPT01 - FUNDAMENTALS OF BANKING AND INSURANCE

2018 Admission Only

729A680C

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

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

1. What is an Industrial Bank?
2. What do you mean by Money At Call And Short Notice?
3. What is a Stale Cheque?
4. What is Social Banking?
5. What is Internet Banking?
6. Name the parties in credit card transactions.
7. What is insurance premium?
8. What is insurance contract?
9. Explain the term assurance.
10. What is money back policy?
11. What is voyage insurance policy?
12. Explain the term burglary insurance.

(10×2=20)

Part B

*Answer any **six** questions.*





Each question carries 5 marks.

13. "Every loan create a deposit and every deposit create a loan" Explain?
14. Explain the Banker–Customer Relationship?
15. What is the liability for wrongful Dishonour of Cheque?
16. Explain the procedure for opening a Savings Bank Account?
17. Mention some services that can be availed using Core Banking?
18. Which are the Mobile Banking services available?
19. Discuss the importance of insurance.
20. Explain the benefits of life insurance contract.
21. Explain the types of health insurance policies.

(6×5=30)

Part C

*Answer any **two** questions.*

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

22. Explain the functions of 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)

