



QP CODE: 19101068

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Reg No :

Name :

B.Com. DEGREE (CBCS) EXAMINATION, DECEMBER 2018

First Semester

Complementary Course - CO1CMT01 - BANKING AND INSURANCE

(Common to all B.Com Degree Programmes)

2017 Admission (Reappearance)

C3FE653E

Maximum Marks: 80

Time: 3 Hours

Part A

Answer any **ten** questions.

Each question carries **2** marks.

1. What are industrial banks?
2. Explain the term loans create deposits.
3. Define electronic cheque.
4. What is CDM?
5. Distinguish between NEFT and RTGS.
6. What is meant by joint account?
7. What is payment in due course?
8. What is account payee crossing?
9. Discuss the scope of IRDA.
10. What is money back policy?
11. What is assignment of life insurance policy?
12. What is health insurance?

(10×2=20)

Part B

Answer any **six** questions.

Each question carries **5** marks.

13. Write a note on central bank.
14. How the complaints are settled by banking ombudsman?
15. Write a note on KYC.





16. Briefly explain BASEL I.
17. Write a note on banker's right of set-off.
18. Differentiate a cheque from a bill of exchange?
19. Explain the burden of risk on society
20. Discuss the subject matter of marine insurance?
21. State the characteristics of group insurance.

(6×5=30)

Part C

Answer any **two** questions.

Each question carries **15** marks.

22. Explain the secondary functions of commercial banks.
23. Explain the merits and demerits of credit cards.
24. What is the relationship between a banker and his customer? Discuss the special features of this relationship.
25. Discuss the functions of Insurance.

(2×15=30)

