



QP CODE: 21100117

Reg No :

Name :

UNDERGRADUATE (CBCS) EXAMINATION, FEBRUARY 2021

Fifth Semester

(Offered by the Board of Studies in Commerce)

Open Course - CO5OPT01 - FUNDAMENTALS OF BANKING AND INSURANCE

2017 Admission Onwards

F1525C69

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

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

1. Who are ancestors of modern banks?
2. What is Women Banking?
3. Who are the parties involved in a Cheque?
4. What is RTGS?
5. What is Mobile Banking?
6. Who is Banking Ombudsman?
7. Who is insured?
8. What is keyman insurance policy?
9. What is insurance contract?
10. Mention the term joint whole life policy.
11. What is health insurance?
12. Explain the term motor insurance.

(10×2=20)

Part B

*Answer any **six** questions.*

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



13. Explain the secondary functions of commercial bank.
14. Explain the circumstances under which a banker cannot exercise his right of General Lien.
15. What do you mean by Wrongful Dishonour of a Cheque?
16. How to open an account in the name of Minor?
17. What are limitations of Internet Banking?
18. Explain the benefit of credit cards to the card holders?
19. Distinguish between insurance and assurance.
20. Discuss the various types of marine insurance policies.
21. What are the features of fire insurance?

(6×5=30)

Part C

*Answer any **two** questions.*

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

22. Explain the Indian Banking System.
23. What is a Central Bank? Explain the origin and history of RBI.
24. Explain the various principles of insurance.
25. What is life insurance? Explain the benefits of life insurance.

(2×15=30)

