

QP CODE: 25007865



Reg No :
Name :

**UNDER GRADUATE (CBCS) SPECIAL REAPPEARANCE EXAMINATIONS,
FEBRUARY 2025**

Fifth Semester

(Offered by the Board of Studies in Commerce)

OPEN COURSE - CO5OPT01 - FUNDAMENTALS OF BANKING AND INSURANCE

2022 Admission Only

4756FA13

Time: 3 Hours

Max. Marks : 80

Part A

*Answer any **ten** questions.*

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

1. What is a Foreign Bank?
2. Define Commercial Bank.
3. What is Right to Set-Off?
4. What is Mobile Banking?
5. What is a Debit Card?
6. Who is Banking Ombudsman?
7. Who is insurer?
8. What is insurable interest?
9. Explain the term assurance.
10. What is fire insurance?
11. Explain the term group health insurance policy.
12. Explain the term burglary insurance.

(10×2=20)

Part B

*Answer any **six** questions.*

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

13. Write a note on the Central Bank.





14. What are the factors a banker should examine before paying a Cheque?
15. What are the consequences of wrongful Dishonour of a Cheque?
16. Who are the special types of customers in a bank?
17. Explain various E-Banking facilities available today.
18. Explain the operation of NEFT.
19. Explain the features of insurance contract.
20. Explain the distribution system of insurance.
21. Discuss the various types of marine insurance policies.

(6×5=30)

Part C

*Answer any **two** questions.*

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

22. Explain the functions of Commercial Banks.
23. What is a Central Bank? Explain the origin and history of RBI.
24. Explain the role and importance of insurance.
25. What is life insurance ? Explain the benefits of life insurance.

(2×15=30)

