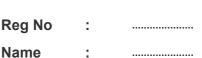
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# UNDER GRADUATE (CBCS) SPECIAL REAPPEARANCE EXAMINATIONS, FEBRUARY 2025

## **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)