



QP CODE: 18103668

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

First Semester

Complementary Course - CO1CMT01 - BANKING AND INSURANCE

(Common to all B.Com Degree programmes)

2018 Admission only

A8A730BD

Maximum Marks: 80

Time: 3 Hours

Part A

Answer any ten questions.
Each question carries 2 marks.

- 1. What is a foreign bank?
- 2.\ What is credit creation?
- 3. What is Mobile Banking?
- 4. \ What is CIBIL?
- 5. \What are payment banks?
- 6. Who is a customer?
- 7. What is particular lien?
- 8. Who is a holder in due course?
- 9. \ What is risk?
- 10. What is Lump Sum Policy?
- 11. What is assignment of policy?
- 12. What is 'sue and labour clause'?

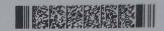
 $(10 \times 2 = 20)$

Part B

Answer any **six** questions.

Each question carries **5** marks.

- 13. Explain the agency services provided by commercial banks.
- 14. What are the objectives of credit control?
- 15. What is NEFT? What are the features of NEFT?



- 16. State the features of BASEL III.
- 17. What are the features of current account?
- 18. Discuss the legal consequences of endorsement.
- 19. What are the advantages of Bancassurance to customers?
- 20. What are the types of motor vehicle insurance?
- 21. What are the different types of re-insurance?

 $(6 \times 5 = 30)$

Part C

Answer any **two** questions.

Each question carries **15** marks.

- 22. What is a central bank? Explain the origin and history of RBI.
- 23. Explain various modes for E-banking.
- 24. What is a cheque? Explain the features and advantages.
- 25. Explain the principles of insurance.

(2×15=30)