

QP CODE: 18103668



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Reg No : 21049385

Name : Sumayya

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'?

(10×2=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? ✓

(6×5=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)