QP CODE: 18103668

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Reg No : .....

Name : .....

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)