E 8379 (Pages : 2) Reg. No.....

Name.....

B.Com. DEGREE (CBCS) EXAMINATION, JANUARY/FEBRUARY 2018

First Semester

Complementary—BANKING AND INSURANCE

(Common to Model I, II and III)

(2017 Admissions)

Time : Three Hours Maximum Marks : 80

Part A

Answer any **ten** *questions.*
Each question carries 2 *marks.*

1. What is a Non-Scheduled Bank ?
2. What is cash credit ?
3. What is NEFT ?
4. What is Ru Pay Debit Card ?
5. What do you mean by opening of crossing ?
6. What is sans recourse endorsement ?
7. What is the principle of indemnity ?
8. Discuss the scope of IRDA.
9. What is key man insurance policy ?
10. What is reinsurance ?
11. What is moral suasion ?
12. What is CIBIL ?

(10 × 2 = 20)

Part B

Answer any **six** *questions.*
Each question carries 5 *marks.*

13. How banks are classified on the basis of registration.
14. Explain the types of loans advanced by Commercial banks.
15. What is EFT ? Explain the types of EFT ?

Turn over

16. What is 'Capital Adequacy Norms' ?
17. Briefly explain BASEL.
18. Explain the debtor-creditor relationship of banker and customer.
19. What are the benefits of insurance to society ?
20. Write a note on the risks covered under fire insurance.
21. What is special crossing ? What are its essential features ?

(6 × 5 = 30)

Part C

Answer any **two** *questions.*
Each question carries 15 *marks.*

22. Explain the secondary function of Commercial banks.
23. Explain the Based Norms.
24. What do you mean by dishonour of cheque ? What are the circumstances under which a cheque can be dishonoured.
25. Explain the different types of Marine Policies.

(2 × 15 = 30)