QP CODE: 19103067

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Reg No : .....

Name : .....

B.Com. DEGREE (CBCS) EXAMINATION, NOVEMBER 2019

First Semester

Complementary Course - CO1CMT01 - BANKING AND INSURANCE

(Common to all B.Com DEGREE programmes)

2017 Admission Onwards

DAF0AB2A

Time: 3 Hours Maximum Marks :80

Part A

*Answer any **ten** questions.*

*Each question carries **2** marks.*

1. What are the secondary functions of banks?
2. What is Moral Suasion?
3. What is ECS?
4. What are BASEL Norms?
5. What is financial inclusion?
6. What is meanty by joint account?
7. Who is a holder in due course?
8. What is full endorsement?
9. What is 'causaproxima'?
10. What is life insurance?
11. What is 'perils of the sea clause'?
12. What is overseas travelinsurance?

(10×2=20)

Part B

*Answer any **six** questions.*

Each question carries 5 marks.

13. Elaborate the classification of banks on the basis of their function.
14. Write a note on central bank.

15. Write a short note on e-banking.

16. Explain the operation of a CDM.

17. What are the circumstances under which a banker can disclose customer's account details?

18. What is the compensation for wrongful dishonour of cheque?

19. What are the objectives of IRDA?

20. Explain various types of endowment policies?

21. What are the functions of re-insurance?

(6×5=30)

Part C

*Answer any **two** questions.*

*Each question carries **15** marks.*

22. Explain the process of credit creation by commercial banks.

23. Explain the Banking Sector Reforms in India.

24. Explain the general relationship between banker and customer.

25. Explain the major methods of handling risk.

(2×15=30)