

**PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)**

**BCom DEGREE EXAMINATION MAY 2017
(Third Semester)**

Branch - **COMMERCE WITH COMPUTER APPLICATIONS**

BANKING AND INSURANCE

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** marks (10 x 2 = 20)

- 1 Define the term Banker.
- 2 Mention the types of deposit.
- 3 Define cheque.
- 4 Define Endorsement.
- 5 What do you mean by ATM?
- 6 What is meant by Debit card?
- 7 Define Risk.
- 8 State any two importance of insurance.
- 9 What is a policy?
- 10 Define Life Insurance.

SECTION - B (25 Marks)

Answer **ALL** Questions

ALL Questions Carry **EQUAL** Marks (5 x 5 = 25)

- 11 a Discuss the general relationship between a banker and his customer.
OR
b What procedures does a banker follow in opening a new account?
- 12 a Write a note on material alteration of a cheque.
OR
b Describe the different kinds of Endorsement.
- 13 a Give a brief note on Electronic Fund Transfer.
OR
b Discuss about credit card.
- 14 a What are the various types of risk? Explain.
OR
b Explain the functions of Insurance.
- 15 a Discuss about the features of Life Insurance.
OR
b Write a note on Marine Insurance.

SECTION - C (30 Marks)

Answer any **THREE** Questions

ALL Questions Carry **EQUAL** Marks (3 x 10 = 30)

- 16 Discuss about the functions of Commercial Bank.
- 17 What is crossing? Briefly explain the various types of crossing?
- 18 Discuss about the Internet Banking.
- 19 Explain the principles of Insurance.
- 20 Explain the various kinds of policies in Fire Insurance.