

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BCom DEGREE EXAMINATION DECEMBER 2017
(Sixth Semester)
Branch - **CORPORATE SECRETARYSHIP**
BANKING AND FINANCIAL SERVICES

Time : Three Hours

Maximum : 75 Marks '

SECTION-A (20 Marks)

Answer **ALL** questions

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

Write short answers:

- 1 What is money market?
- 2 What is secondary market?
- 3 List out any two functions of a bank.
- 4 What are scheduled banks?
- 5 What is current deposit?
- 6 What do you mean by post dated cheques?
- 7 What is an account payee cheque?
- 8 Write short notes on health Insurance.
- 9 What is systematic investment plan.
- 10 What is portfolio?

SECTION - B (25 Marks)

Answer **ALL** Questions

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

- 11 a Discuss about Indian financial system.
OR
b Describe about non performing assets in relation to banks.
- 12 a Discuss about the relationship between banker and customer.
OR
b Mention the precautions to be taken by the bank while opening the account.
- 13 a Mention the different types of crossing of cheques.
OR
b Bring out the distinction between cheques and demand draft.
- 14 a Describe the features of life insurance.
OR
b Explain the concept of insurable interest.
- 15 a Mention the provisions governing mutual funds.
OR
b Enumerate the various types of mutual funds.

SECTION - C (30 Marks!)

Answer any **THREE** Questions

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

- 16 Describe the classification of commercial banker.
- 17 Bring out the distinction between current account deposits with recurring deposit.
- 18 Explain the different types of Cheques.
- 19 Discuss the various types of insurance.
- 20 Explain about the computation of NAV in relation to mutual funds.