

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION MAY 2023
(Fourth Semester)

Branch – COMMERCE (RETAIL MARKETING)

RETAIL BANKING AND INSURANCE

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

(5 x 1 = 5)

- 1) Which of the following is a function of central Bank?
(i) accepting deposits of money from public with a purpose of lending or investment
(ii) Agency function of the Bank
(iii) Credit Creation
(iv) Banker to the Government
- 2) Current account is and _____
(i) operative account
(ii) Both A & B
(iii) Inoperative account
(iv) None of these
- 3) KCY means
(i) Know your customer
(ii) both of above
(iii) Know your character
(iv) none of above
- 4) The idea of an insurance ombudsman was mooted in the year :
(i) 1998 (ii) 1938 (iii) 1986 (iv) 1990
- 5) When was the General Insurance Council formed?
(i) 1938 (ii) 1957 (iii) 1973 (iv) 1971

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(5 x 3 = 15)

- 6) a. Distinguish between Banker and Customer.
OR
b. State the difference between Retail Banking and Wholesale Banking.
- 7) a. What are the product lines of a Banker? Explain.
OR
b. What are the stages to involve retail bank product life cycle?
- 8) a. Enumerate objectives of CRM in retail banking.
OR
b. Explain the concepts of retail banking system.

Cont...

- 9) a. Explain the functions of Insurance.
OR
b. List out various types of risk.
- 10) a. Explain the classifications of insurance.
OR
b. Mention the merits of IRDA Act.

SECTION -C (30 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks

(5 x 6 = 30)

- 11) a. Discuss about "Retail banking systems in India."
OR
b. Describe the essential functions of retail banking.
- 12) a. Discuss about deposit products available in retail banking.
OR
b. Explain in detail positive aspects of credit scoring in retail banking.
- 13) a. Explain the marketing mix relating to retail bank products.
OR
b. Explain the emerging trends in retail banking.
- 14) a. Describe the nature of insurance.
OR
b. Explain in detail general principles of insurance.
- 15) a. Describe the types of life insurance policies.
OR
b. Explain the recent trends in insurance sector in India.

Z-Z-Z

END