

PSG COLLEGE OF ARTS & SCIENCE  
(AUTONOMOUS)

BCom DEGREE EXAMINATION MAY 2025  
(Fourth Semester)

Branch – COMMERCE (RETAIL MARKETING)

RETAIL BANKING AND INSURANCE

Time: Three Hours

Maximum: 75 Marks

**SECTION-A (10 Marks)**

Answer ALL questions

ALL questions carry EQUAL marks

(10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	Which of the following is a primary function of retail banking? a) Corporate loans      b) Mortgage loans c) Investment banking   d) Foreign exchange trading	K1	CO1
	2	_____ is accepting for the purpose of lending and investment of deposits of money from the public, repayable on demand, or order or otherwise and withdraw able by cheque, draft, order or otherwise. a) Marketing   b) Trading   c) Banking   d) Sales	K2	CO1
2	3	A type of retail banking product that allows customers to deposit money and earn interest is known as: a) Current account   b) Savings account c) Fixed deposit      d) Overdraft	K1	CO1
	4	The credit score is used to determine a) The amount of taxes owed b) An individual's creditworthiness or ability to repay loans c) A person's monthly spending habits d) The market value of assets	K2	CO1
3	5	Which of the following is an example of the 'Price' element in the marketing mix? a) Offering discounts on a product b) Choosing the location of the store c) Creating advertisements for the product d) Developing product packaging	K1	CO1
	6	What is the main purpose of mobile banking apps in retail banking? a) To allow customers to manage their accounts and make transactions from anywhere b) To help banks automate their internal operations c) To provide banking services for businesses only d) To allow customers to apply for business loans	K2	CO1
4	7	What is the primary purpose of insurance? a) To make a profit b) To protect against financial loss or risk c) To provide savings for retirement d) To accumulate wealth	K1	CO1
	8	In an insurance policy, what does the term "premium" refer to? a) The amount paid by the insurance company to the insured b) The deductible amount for claims c) The amount paid by the policyholder to the insurer for coverage d) The amount covered by the policy	K2	CO1
5	9	Which of the following is an example of non-life insurance? a) Life insurance      b) Health insurance c) Fire insurance      d) Endowment insurance	K1	CO1

Cont...

5	10	When was the Insurance Regulatory and Development Authority (IRDA) Act passed in India? a) 1980    b) 1999    c) 2005    d) 2010	K2	CO1
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**SECTION - B (35 Marks)**

Answer ALL questions

ALL questions carry EQUAL Marks (5 × 7 = 35)

Module No.	Question No.	Question	K Level	CO
1	11.a.	Explain the functions of a Bank.	K2	CO2
		(OR)		
	11.b.	Distinguish between retail bank and wholesale Banking.		
2	12.a.	Explain the different types of retail banking products offered to individual customers.	K3	CO3
		(OR)		
	12.b.	What are fixed deposits, and state why are they considered a popular product in retail banking?		
3	13.a.	Describe the retail banking process.	K3	CO2
		(OR)		
	13.b.	Discuss the importance of customer relationship management (CRM) in the marketing of retail banking products.		
4	14.a.	Point out the functions of Insurance.	K4	CO4
		(OR)		
	14.b.	Enumerate the scope of insurance.		
5	15.a.	Explain the functions of life insurance.	K4	CO4
		(OR)		
	15.b.	Examine the features of Non-Life Insurance Contract.		

**SECTION - C (30 Marks)**

Answer ANY THREE questions

ALL questions carry EQUAL Marks (3 × 10 = 30)

Module No.	Question No.	Question	K Level	CO
1	16	Examine the applicability of retail banking concepts.	K4	CO1
2	17	Analyse the models for credit score assessment.	K4	CO1
3	18	Interpret technology in retail banking.	K4	CO1
4	19	Describe the principles of Life Insurance.	K4	CO1
5	20	Examine the recent trends in insurance sector.	K4	CO1

Z-Z-Z

END