

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom (CS) DEGREE EXAMINATION DECEMBER 2025
(Sixth Semester)

Branch – COPORATE SECRETARYSHIP

BANKING AND FINANCIAL SERVICES

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 commercial banks?
(i) Issue of Currency (ii) Accepting deposits
(iii) Control of credit (iv) Framing monetary policy
- 2 KYC stands for:
(i) Know Your Customer (ii) Keep Your Cash
(iii) Know Your Credit (iv) Keep Your Card
- 3 Which of the following is not an e-banking services?
(i) RTGS (ii) NEFT
(iii) Fixed Deposit (iv) Mobile Banking
- 4 Life insurance is based on the principle of:
(i) Indemnity (ii) Contribution
(iii) Subrogation (iv) Certainty
- 5 The organization regulating mutual funds in India is
(i) RBI (ii) IRDA
(iii) SEBI (iv) NABARD

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(5 x 3 = 15)

- 6 a. Define Banking. Explain its meaning and origin.
OR
b. What are the Be (A) ware Booklet of RBI?
- 7 a. State any three types of bank deposits.
OR
b. What are features of a Cheque?
- 8 a. Define E-Banking. What are its advantages?
OR
b. Write short note on mobile Banking.

Cont...

- 9 a. What are the functions of IRDA?
OR
b. Write a short note on principles of insurance.
- 10 a. List the types of mutual funds.
OR
b. Explain Systematic Investment Plan (SIP).

SECTION -C (30 Marks)

Answer any **Three** questions
ALL questions carry **EQUAL** Marks (3 x 10 = 30)

- 11 . Analyze the impact of technology on the Indian banking system.
- 12 . Discuss the different types of banks operating in India with suitable example.
- 13 . Evaluate the role of UPI and Mobile Banking in promoting a cashless economy
- 14 . Compare and contrast Life insurance and general insurance with examples.
- 15 .Discuss the different types of mutual funds and their investment objectives.

Z-Z-Z

END