

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)

SECTION-A (5 MARKS)

ALL questions carry EQUAL marks

$$(5 \times 1 = 5)$$

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

$$(5 \times 3 = 15)$$

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 $(3 \times 10 = 30)$

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