

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BCom DEGREE EXAMINATION DECEMBER 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)

All Questions are Multiple Choice

Module No.	Question No.	Question	K Level	CO
1	1	Which of the following is NOT a type of bank in the Indian banking sector? a) Commercial Bank b) Cooperative Bank c) Development Bank d) Financial Bank	K1	CO1
	2	Which of the following is a primary function of retail banking? a) Lending to large corporations b) Providing financial services to individuals and small businesses c) Trading in international markets d) Issuing government bonds	K2	CO1
2	3	What is the key feature of a 'savings account' in retail banking? a) No interest is paid on the balance b) It requires a large initial deposit c) It allows easy access to funds with interest earnings d) It is only available to high-net-worth individuals	K1	CO1
	4	Which of the following factors typically has the most significant impact on a credit score? a) Length of credit history b) Type of credit used c) Payment history d) Number of credit inquiries	K2	CO1
3	5	What is the role of 'customer relationship management' (CRM) in retail product marketing? a) To develop new product ideas based on customer feedback b) To understand and manage customer interactions and relationships for long-term loyalty c) To increase product prices to maximize profit d) To expand product distribution networks	K1	CO1
	6	Which of the following retail marketing techniques involves rewarding customers for repeat business and loyalty? a) Promotional campaigns b) Customer relationship management (CRM) c) Loyalty programs d) Mass marketing	K2	CO1
4	7	Which of the following is a key principle of insurance? a) Subrogation b) Speculation c) Investment d) Inflation	K1	CO1
	8	Insurance plays an important role in: a) Providing a sense of security and peace of mind b) Encouraging reckless spending c) Increasing the cost of living d) Promoting business risk-taking	K2	CO1

Cont...

5	9	Which of the following is typically covered under a non-life insurance policy? a) Death of the policyholder b) Loss or damage to property due to fire, theft, or accident c) Investment returns on premiums d) Hospitalization expenses for illness	K1	CO1
	10	The primary objective of the IRDA Act is to: a) Regulate the financial markets b) Protect the interests of insurance policyholders c) Provide loans to insurance companies d) Invest in the stock market	K2	CO1

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.	Describe the origin of banking.	K2	CO2
		(OR)		
	11.b.	List out the advantages of retail banking.		
2	12.a.	Write a short note on credit score.	K3	CO3
		(OR)		
	12.b.	Describe the role of personal loans in retail banking and explain how they can be beneficial to individuals.		
3	13.a.	What is the role of technology and innovation in the marketing of retail banking products?	K3	CO2
		(OR)		
	13.b.	What is marketing mix in banking?		
4	14.a.	List out the nature of insurance.	K4	CO4
		(OR)		
	14.b.	Explain the importance of Insurance.		
5	15.a.	Explain about the functions IRDA ACT.	K4	CO4
		(OR)		
	15.b.	List out classification of Insurance.		

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	Discuss the functions of Banking.	K4	CO1
2	17	Explain the different types of deposits.	K4	CO1
3	18	Examine the Importance of Customer Relationship Management in Retail Banking.	K4	CO1
4	19	Explain the concept of Insurable risk.	K4	CO1
5	20	Briefly explain the different kinds of general Insurance.	K4	CO1