23CSU622N

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom(CS) DEGREE EXAMINATION MAY 2026
(Sixth Semester)

Branch – **CORPORATE SECRETARYSHIP**

BANKING AND FINANCIAL SERVICES

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	The apex bank of India is (i) SBI (ii) NABARD (iii) RBI (iv) SEBI	K1	CO1
	2	Relationship between banker and customer is mainly that of (i) Employer–employee (ii) Debtor–creditor (iii) Trustee–beneficiary (iv) Agent–principal	K2	CO1
2	3	KYC stands for (i) Know Your Customer (ii) Keep Your Cash (iii) Know Your Credit (iv) Keep Your Customer	K1	CO2
	4	Bearer cheque can be encashed by (i) Account holder only (ii) Bank staff (iii) Any person holding it (iv) RBI	K2	CO2
3	5	RTGS is mainly used for (i) Small payments (ii) Large value payments (iii) Offline payments (iv) International trade	K1	CO3
	6	Mobile banking mainly provides (i) Cash withdrawal (ii) Anytime banking (iii) Manual service (iv) Branch banking	K2	CO3
4	7	Which principle ensures compensation only for actual loss? (i) Insurable interest (ii) Indemnity (iii) Subrogation (iv) Contribution	K1	CO4
	8	General insurance does NOT include (i) Fire insurance (ii) Marine insurance (iii) Life insurance (iv) Motor insurance	K2	CO4
5	9	Mutual fund is an investment vehicle that pools money from (i) Government (ii) Banks (iii) Investors (iv) Companies	K1	CO5
	10	Open-ended mutual funds allow (i) Fixed maturity (ii) Entry and exit anytime (iii)Lock-in period (iv) No redemption	K2	CO5

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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.	Trace the origin and evolution of banking.	K2	CO1
		(OR)		
	11.b.	Discuss the role of banks in economic development.		
2	12.a.	Explain the features of bank customers.	K2	CO2
		(OR)		
	12.b.	Discuss RBI guidelines for KYC.		
3	13.a.	Explain the limitations of e-banking.	K2	CO3
		(OR)		
	13.b.	Explain the concept of Core Banking Services(CBS).		
4	14.a.	Distinguish between life and general insurance.	K3	CO4
		(OR)		
	14.b.	Explain the need and significance of insurance.		
5	15.a.	Discuss the merits of mutual funds.	K2	CO5
		(OR)		
	15.b.	Explain the role of SEBI in regulating mutual funds.		

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	Analyze the Indian banking system and its structure in detail.	K4	CO1
2	17	Discuss about the types of bank deposits and their importance.	K4	CO2
3	18	Explain the various electronic payment systems such as RTGS, NEFT, ECS, and EFT.	K4	CO3
4	19	Explain the types of insurance policies.	K4	CO4
5	20	Examine the types of mutual fund schemes in detail.	K4	CO5

Z-Z-Z END