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22CSP207N

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

MCom(CS) DEGREE EXAMINATION MAY 2026
(Second Semester)

Branch – **CORPORATE SECRETARYSHIP**

BANKING AND INSURANCE LAWS

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 true about the functions performed by RBI - (i) It is the Bank of Issue (ii) It acts as banker to the Government (iii) It is the banker of other banks (iv) It regulates the flow of credit a) Both (i) and (ii) b) Both (iii) and (iv) c) All the Above d) None of the above	K1	CO1
	2	In the Reserve Bank of India Act, 1934, it prohibits of making or issuing of a expressed to be payable to bearer thereof? a) cheque b) bill of exchange c) promissory note d) demand draft	K2	CO1
2	3	The certificate of sale issued by the authorised officer shall contain: a) Price paid b) The specification of the movable secured assets sold c) The name of the purchaser d) All the options are correct	K1	CO2
	4	Which of the following loan accounts can be referred to lok adalat? a) All NPA accounts b) Both suit filed and non- suit filed accounts c) Where liability does not exceed Rs.20 lacs d) All of the above	K2	CO2
3	5	Which among the following products is suitable for E-Commerce? a) Books b) Vegetables c) All of these d) None of these	K1	CO3
	6	E-commerce has _____ scope than E-Business or Digital Business. a) Higher b) Narrower c) Wider d) More	K2	CO3
4	7	________ principle in insurance mention the assured must have insurable interest in the life or property insured. a) subrogation b) causa proxima c) indemnity d) insurable interest	K1	CO4
	8	Principle of utmost good faith is also known as .... a) subrogation b) causa proxima c) insurable interest d) uberrima fides	K2	CO4
5	9	Every life insurance company shall invest his controlled fund into infrastructure and social sector a) not less than 50% b) not exceeding 35% c) not less than 15% d) not exceeding 25%	K1	CO5
	10	Every general Insurance company shall invest in central government securities being not less than: a) 20% b) 30% c) 5% d) 25%	K2	CO5

Cont...

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.	Contrast the rights of board of directors.	K2	CO1
		(OR)		
	11.b.	Interpret about Branch licensing.		
2	12.a.	Construct about Banking ombudsman.	K3	CO1
		(OR)		
	12.b.	Develop about the Lenders liability Act.		
3	13.a.	Analyze about Electronic banking.	K4	CO2
		(OR)		
	13.b.	Contrast Electronic commerce and banking.		
4	14.a.	Examine the Insurable interest.	K4	CO2
		(OR)		
	14.b.	Analyze about Uberrimae fidei.		
5	15.a.	Explain the nature of insurance contract.	K5	CO3
		(OR)		
	15.b.	Appraise the market players and explain their roles.		

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 about the Government and RBI powers.	K4	CO2
2	17	Contrast about asset reconstruction companies.	K4	CO4
3	18	Analyze the enabling technologies of modern banking.	K4	CO2
4	19	Compare insurance and guarantee.	K4	CO4
5	20	Categories the types of insurance.	K4	CO4

Z-Z-Z END