

Exam Date & Time: 26-Sep-2020 (02:00 PM - 05:30 PM)



PSG COLLEGE OF ARTS AND SCIENCE

Note: Writing 3hrs: Checking & Inserting Image : 30mins

BCOM DEGREE EXAMINATION MAY 2020
(Sixth Semester)

Branch - BUSINESS ANALYTICS
BANKING AND INSURANCE [17CBA27]

Marks: 75

Duration: 210 mins.

SECTION A

Answer all the questions.

- 1) Define Banker. (2)
- 2) Who is an indigenous banker? (2)
- 3) Who is a customer? (2)
- 4) What do you mean by particular lien? (2)
- 5) Write a note on NEFT. (2)
- 6) What is debit card? (2)
- 7) Define assurance. (2)
- 8) Write a note on endowment policy. (2)
- 9) What do you mean by office premium? (2)
- 10) What is a voyage policy? (2)

SECTION B

Answer all the questions.

- 11) Describe the administrative set up of RBI. (5)
- a) [OR] Explain the functions of EXIM bank. (5)
- b) 12) What are the various types of deposits? (5)

- a)
[OR] What precautions should a banker generally take while opening an account in the name
b) of a minor? (5)
- 13) What is internet banking? Explain its features. (5)
- a)
[OR] State the demat services provided by the banker. (5)
b)
- 14) State the powers and duties of IRDA. (5)
- a)
[OR] Describe how far the principles of insurable interest and indemnity apply to life
b) insurance. (5)
- 15) Differentiate between fire and marine insurance. (5)
- a)
[OR] State any five types of fire insurance policies. (5)
b)

SECTION C

Answer 3 out of 5 questions.

- 16) Explain the role of commercial banks in the economic growth of our nation. (10)
- 17) Justify the special relationship between a banker and the customer. (10)
- 18) Enumerate the steps involved in the electronic funds transfer system. (10)
- 19) Write in detail the importance of insurance. (10)
- 20) Discuss the various elements of marine insurance. (10)

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