

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

MCom DEGREE EXAMINATION MAY 2018
(Fourth Semester)

Branch-COMMERCE

BANKING AND INSURANCE

Time : Three Hours

Maximum: 75 Marks

SECTION -A (30 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks (5 x 6 = 30)

- 1 a What are the functions of SBI?
OR
b Explain the structure and organisation of banks.
- 2 a What is BASEL norms? Explain.
OR
b What are the determinants of interest rate structure?
- 3 a What are the importance of Internet banking?
OR
b Explain the advantages and disadvantages of Credit card.
- 4 a What is Bancassurance? Explain its significance.
OR
b Explain the various functions of insurance.
- 5 a State the various insurance documents.
OR
b What is meant by surrender value? Explain the reason's for surrender of a insurance policy.

SECTION -B (45 Marks!)

Answer any THREE questions

ALL questions carry EQUAL Marks (3 x 15 = 45)

- 6 Discuss the various functions of RBI.
- 7 What do you mean by monetary policy? Explain its importance.
- 8 What is RTGS? State its advantages. How RTGS is different from National Electronics Funds Transfer System (NEFT)?
- 9 Briefly explain the various principles of insurance.
- 10 Describe the features of various types of General insurance.