

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BCom (CS) DEGREE EXAMINATION MAY 2019
(Sixth Semester)

Branch - CORPORATE SECRETARYSHIP
BANKING AND FINANCIAL SERVICES

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (10 x 2 = 20)

Write short answers :

- 1 Define banking.
- 2 What is capital market?
- 3 Define customer.
- 4 What are deposits?
- 5 What is post dated cheque?
- 6 Who is a paying banker?
- 7 What is life insurance contract?
- 8 What is General Insurance?
- 9 State any two attributes of Mutual Fund.
- 10 What is Assets Management Company (AMC)?

SECTION - B (25 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks (5 x 5 = 25)

- 11 a Distinguish between capital market and money market.
OR
b State the reasons which paved the way for nationalization of commercial banks.
- 12 a State the relationship between banker and customer.
OR
b What are the special features of banker's right of general lien?
- 13 a List out the obligations of paying banker to honour cheque.
OR
b Briefly state 'Payment in Due Course' with conditions.
- 14 a What are the functions of Insurance?
OR
b Enumerate the legal principles of life insurance.
- 15 a Discuss about the players in private sector mutual fund.
OR
b What are the disadvantages of mutual fund?

SECTION - C (30 Marks)

Answer any THREE Questions

ALL Questions Carry EQUAL Marks (3 x 10 = 30)

- 16 What are the functions of Indian financial system?
- 17 Discuss the rights and obligations of a banker.
- 18 Under what grounds does a bank refuse payment of a customer cheque?
- 19 Describe the features of Insurance Contract.
- 20 What are the different types of mutual