

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION DECEMBER 2018
(Third Semester)

Branch COMMERCE WITH COMPUTER APPLICATIONS

BANKING AND INSURANCE

Time : Three Hours

Maximum ; 75 Marks

SECTION-A (20 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

(10 x 2 = 20)

- 1 Who is a banker'?
- 2 Mention any two features of savings bank account,
- 3 What is crossing?
- 4 Write a note on: Holder in due course,
- 5 What is meant by demat sendees?
- 6 What is NTF S'?
- 7 What is meant by risk appraisal?
- 8 List out any two importance of insurance,
- 9 What is meant by the term fire insurance?
- ! 0 Mention the different kinds of marine insurance policy.

SECTION - B (25 Marks)

Answer ALL Questions

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

What do you mean by commercial banks?

OR

- b What are the general precautions for opening of fixed deposit account*?
- 12 a What are the general features of a negotiable instrument ?
- OR
- b List out the duties of collecting banker.
- 13 a State the significances of ATM.
- OR
- K What do you understand by electronic fund transfer⁹
- 14 a List out the different methods of handling risk.

OR

Explain the role of IRDA.

What are the objectives of life insurance policies ?

OR

Distinguish between fire and marine insurance.

SECTION - C (30 Marks)

Answer any THREE Questions

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

- 16 State and explain the bankers obligations to honour the cheques.
Explain the different kinds of endorsement and bring out their significances.
- 18 Discuss* the advantages of internet banking.
- 19 Describe the principles of insurance.
- 20 What are the kinds of life insurance policies?