

PSG COLLEGE OF ARTS & SCIENCE  
(AUTONOMOUS)  
BCom (CS) DEGREE EXAMINATION MAY 2017  
(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 (10x2 = 20)

- 1 What is a financial system?
- 2 Define a Commercial Bank.
- 3 What are Time Deposits?
- 4 What is Recurring Deposit?
- 5 Define Insurable Interest.
- 6 What is the difference between life Insurance and fire insurance? \*
- 7 What is Account Payee Cheque?
- 8 What is Dishonour of a cheque?
- 9 What are Mutual Funds?
- 10 What is open ended Mutual Fund?

SECTION - B (25 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks (5x5 = 25)

- 11 a Discuss about the Indian Financial System.  
OR  
b Mention the Characteristics of a Commercial Bank.
- 12 a List out the rights of a Banker.  
OR  
b Distinguish between Recurring deposit and savings deposit.
- 13 a Describe the features of cheques.  
OR  
b Point out the details that are to be mentioned in a cheque by the drawer of cheque.
- 14 a Explain the feature's of Insurance Contract.  
OR  
b Describe the basic features of life insurance.
- 15 a Explain the advantages of mutual funds.  
OR  
b Discuss the balanced schemes of mutual funds.

SECTION - C (30 Marks)

Answer any THREE Questions

ALL Questions Carry EQUAL Marks (3x10 = 30)

- 16 Give an overview about the commercial banking in India.
- 17 Describe the various types of customers of commercial banks.
- 18 Explain the various methods of crossing of cheques.
- 19 Describe the various types of Insurance contract.
- 20 Discuss the structure of mutual fund organisation.

**Z-Z-Z**

END