

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BCom DEGREE EXAMINATION DECEMBER 2023
(Fifth Semester)
Branch – COMMERCE (ACCOUNTING AND FINANCE)
BANKING AND FINANCIAL INSTITUTIONS

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

(5 x 1 = 5)

- 1 Indicate the types of banks that exist under scheduled banks.
(i) 1 (ii) 2
(iii) 4 (iv) 5
- 2 When negotiable instruments act was passed?
(i) 1818 (ii) 1891
(iii) 1888 (iv) 1881
- 3 Which one of the following is not a principle of sound lending
(i) People (ii) Safety
(iii) Profitability (iv) Security
- 4 Who controls credit in India?
(i) Government of India. (ii) RBI
(iii) SBI (iv) SEBI
- 5 Which of the following apex bodies regulates the RRBs?
(i) RBI (ii) NABARD
(iii) SIDBI (iv) State Government

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(5 x 3 = 15)

- 6 a) State the obligations of a banker.
OR
b) Show the relationship between banker and customer.
- 7 a) Summarise the features of negotiable instruments.
OR
b) Classify the duties of paying banker.
- 8 a) Compare secured and unsecured advances.
OR
b) Narrate the different types of loans.

Cont...

- 9 a) Explain electronic banking.
OR
b) State the advantages of phone banking.
- 10 a) Explain about IFCI.
OR
b) Explain the function of EXIM Bank.

SECTION -C (30 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks

(5 x 6 = 30)

- 11 a) Discuss the overall functions performed by the commercial banks in India.
OR
b) Explain about different types of commercial banks.
- 12 a) Distinguish between general and special crossing.
OR
b) Identify the essentials of a cheque.
- 13 a) Enumerate principles of sound lending.
OR
b) Examine the precautions to be taken by a banker while lending against goods.
- 14 a) Describe the functions of RBI
OR
b) Point out the advantages of SWIFT.
- 15 a) Discuss the salient features of the Financial Institution.
OR
b) Explain the functions and services of NABARD.

Z-Z-Z

END