

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom(CS) DEGREE EXAMINATION MAY 2024
(Sixth Semester)

Branch – CORPORATE SECRETARYSHIP

BANKING AND FINANCIAL SERVICE

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (5 x 1 = 5)

1. A typical commercial bank provides
(a) Long term loans (b) Medium term loans
(c) Short term loans (d) All of the above
2. RBI was established on
(a) April 1 1935 (b) April 5 1935 (c) April 15 1935 (d) April 30 1935
3. Which one of the following is not e-banking initiative of the RBI?
(a) INFINET (b) MICR (c) RTGS (d) EDI
4. When was the life insurance sector nationalized
(a) 1947 (b) 1951 (c) 1956 (d) 1959
5. Expand NAV
(a) Net Asset Value (b) New Assessment Value
(c) Net Asset Volume (d) None of the above

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks (5 x 3 = 15)

6. (a) Sketch the structure of Banking in India.
(OR)
(b) Discuss the role of RBI.
7. (a) Why is KYC important? –Discuss
(OR)
(b) Discuss the features of crossing of cheques.
8. (a) Discuss the merits of e-banking.
(OR)
(b) What are the limitations of debit card?
9. (a) Discuss the needs of insurance.
(OR)
(b) Briefly explain the principles of insurance.
10. (a) Discuss the importance of mutual funds.
(OR)
(c) Enumerate the various types of mutual fund schemes.

Cont...

SECTION -C (30 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** Marks

(5 x 6 = 30)

11. (a) Discuss the history and growth of Indian Banking system.
(OR)
(b) Elaborate the functions rendered by modern commercial banking.
12. (a) Explain the different types of deposits.
(OR)
(b) Examine the RBI guidelines for KYC.
13. (a) Describes the components of e-banking services.
(OR)
(b) Differentiate between NEFT and IMPS.
14. (a) Explain the different types of General Insurance.
(OR)
(b) Compare Life Insurance and General Insurance.
15. (a) Assess the merits and demerits of mutual funds.
(OR)
(b) Explain the types of mutual funds.

Z-Z-Z END