

PSG COLLEGE OF ARTS & SCIENCE  
(AUTONOMOUS)

BCom DEGREE EXAMINATION MAY 2022  
(Fourth Semester)

Branch – COMMERCE (RETAIL MARKETING)

RETAIL BANKING AND INSURANCE

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (10 x 1 = 10)

- 1 ----- is accepting for the purpose of lending and investment of deposits of money from the public, repayable on demand, order or otherwise and withdraw able by cheque, draft, order or otherwise.  
(i) Marketing (ii) Banking  
(iii) Trader (iv) Industry
- 2 A -----is a person who has the habit of resorting to the same place or persons to do business so far as banking transactions are concerned.  
(i) Bailer (ii) Bailee  
(iii) Customer (iv) None of these
- 3 ---- is the distribution process of a retailer obtaining goods or services and selling them to customers for use.  
(i) Whole selling (ii) Trading  
(iii) Retailing (iv) Customizing
- 4 ----is a statistical analysis performed by lenders and financial institutions to determine the creditworthiness of a person or a small, owner-operated business.  
(i) Credit rating (ii) Credit card  
(iii) Credit scoring (iv) Credit limit
- 5 ----is banking that provides financial services to individual consumers rather than businesses.  
(i) Retail banking (ii) Whole sale banking  
(iii) Credit banking (iv) Computer banking
- 6 A ---includes multiple areas of focus as part of a comprehensive marketing.  
(i) Marketing trade (ii) Marketing mix  
(iii) Marketing decision (iv) Marketing activities
- 7 ----- is an arrangement under which people facing common risks come together and make their small contributions to the common fund.  
(i) Re-insurance (ii) Claim  
(iii) Risk (iv) Insurance
- 8 The Life Insurance Corporation of India came into existence on-----.  
(i) 1st September, 1948 (ii) 1st September, 1952  
(iii) 1st September, 1956 (iv) 1st September, 1950
- 9 ----- is a type of life insurance that provides death benefit to the beneficiary only if the insured dies during a specified period.  
(i) Endowment policy (ii) Money back policy  
(iii) Whole life insurance (iv) Term life insurance
- 10 ----- can be ascertained either by numerical rating system or by judgment method.  
(i) Premium (ii) Policy  
(iii) Loss (iv) Value

Cont...

**SECTION - B (35 Marks)**

Answer **ALL** Questions

**ALL** Questions Carry **EQUAL** Marks (5 x 7 = 35)

- 11 a Describe the origin of banking.  
OR  
b List out the advantages of retail banking.
- 12 a What is the Product Development Process?  
OR  
b Write short note on 'Credit scoring'.
- 13 a Describe the retail banking process.  
OR  
b What is marketing mix in banking?
- 14 a List out the nature of insurance.  
OR  
b Point out the functions of insurance.
- 15 a List out the classification of insurance.  
OR  
b Explain then features of Life insurance.

**SECTION - C (30 Marks)**

Answer any **THREE** Questions

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

- 16 Discuss the functions of banking.
- 17 Explain the types of deposits.
- 18 Enumerate the technology in retail banking.
- 19 Describe the principles of Life Insurance.
- 20 Briefly explain the types of general insurance.

Z-Z-Z

END