

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom(CS) DEGREE EXAMINATION MAY 2022
(Sixth Semester)

Branch – CORPORATE SECRETARYSHIP

BANKING AND FINANCIAL SERVICES

Time: Three Hours

Maximum: 75 Marks.

SECTION-A (10 Marks)

Answer ALL questions

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

1. It includes all activities involved in the transformation of savings into Investments- Find.
 - (i) Financial system
 - (ii) financial services
 - (iii) economic system
 - (iv) saving system.
2. Who is responsible for Currency notes in India?
 - (i) RBI
 - (ii) NABARD
 - (iii) Public sector banks
 - (iv) Central Government
3. Which type of deposits earns higher interest rate?
 - (i) current account
 - (ii) savings account
 - (iii) fixed deposits
 - (iv) none of the above.
4. What is the validity period of cheques?
 - (i) 4 months from date of issue
 - (ii) 3 months from date of issue
 - (iii) 1 month from date of issue
 - (iv) unlimited
5. Can illiterate person be issued debit card Match.
 - (i) no
 - (ii) yes
 - (iii) only in case of joint account
 - (iv) only in case he is head of family
6. How many days does it take for RTGS transfer?
 - (i) 2 working days
 - (ii) 3 working days
 - (iii) 4 working days
 - (iv) 5 working days
7. When the first insurance company was started in India?
 - (i) 1678
 - (ii) 1681
 - (iii) 1680
 - (iv) 1675
8. General insurance relates to insurance against----- Match.
 - (i) fire
 - (ii) theft
 - (iii) burglary
 - (iv) all of above
9. Choose the fund that invested in highly liquid securities like commercial Papers.
 - (i) liquid fund
 - (ii) balanced fund
 - (iii) income fund
 - (iv) money market mutual fund
10. The company which sets up a mutual fund is called-----.
 - (i) fund company
 - (ii) sponsor
 - (iii) originator
 - (iv) obligator.

SECTION - B (35 Marks)

Answer ALL Questions

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

11. a) Summarize the Structure of Indian Banking system.

(OR)

- b) Compare the relationship between banker and customer.

12. a) Describe about Know Your Customer.

(OR)

- b) State the features of a cheque.

Cont...

13. a) Outline the merits and demerits of E-banking.

(OR)

b) Develop a note on Personal Identification Number (PIN).

14. a) Narrate the principles of insurance.

(OR)

b) Explain the need and significance of insurance business.

15. a) State the merits of mutual fund.

(OR)

b) Sketch the demerits of mutual fund.

SECTION - C (30 Marks)

Answer any **THREE** Questions

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

16. Discuss the role and functions of RBI.

17. Elucidate the payment and collection of cheques.

18. Highlight the core banking services.

19. Discuss about the life and general insurance business in India.

20. Classify the types of mutual fund schemes.

Z-Z-Z

END