

Exam Date & Time: 28-Sep-2020 (02:00 PM - 05:45 PM)



## PSG COLLEGE OF ARTS AND SCIENCE

Note: Writing 3hrs: Checking & Inserting Image : 30mins

**BCom DEGREE EXAMINATION MAY 2020**  
(Sixth Semester)

**Branch - e COMMERCE**

**BANKING AND INSURANCE [14COE30]**

**Marks: 75**

**Duration: 210 mins.**

### SECTION A

**Answer all the questions.**

- 1) What is a 'Commercial bank'? (2)
- 2) Define banker. (2)
- 3) Define Cheque. (2)
- 4) What you understand by material alteration? (2)
- 5) Give a short note on phone banking. (2)
- 6) What is RTGS? (2)
- 7) What is meant by insurance? (2)
- 8) List out the needs of person. (2)
- 9) Define life insurance. (2)
- 10) What is marine insurance? (2)

### SECTION B

**Answer all the questions.**

- 11) Mention the precautions to be taken by a banker in opening a new account. (5)
  - a) [OR] Identify the various types of customers. (5)
  - b)
- 12) What are the characteristics of negotiable instrument? (5)

- a)  
[OR] Mention the precautions to be taken by a paying banker. (5)  
b)
- 13) Explain the various steps involved in electronic funds transfer. (5)
- a)  
[OR] Distinguish between credit card and debit card. (5)  
b)
- 14) State the various types of risk. (5)
- a)  
[OR] Discuss the role of IRDA. (5)  
b)
- 15) Mention the features of life insurance contract. (5)
- a)  
[OR] Distinguish between fire and marine insurance. (5)  
b)

### SECTION C

**Answer 3 out of 5 questions.**

- 16) Examine the banking system in India. (10)
- 17) Enumerate the duties and responsibilities of a collecting banker. (10)
- 18) Identify the various services available in internet banking. (10)
- 19) Discuss the function of insurance. (10)
- 20) Discuss the classification of life insurance policies. (10)

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