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**PRESIDENCY
UNIVERSITY**
BENGALURU

School of Commerce

Mid - Term Examinations - November 2024

Semester: 5th Sem

Date: 4-11-2024

Course Code: SOC2002

Time: 02:00pm – 03:30pm

Course Name: Banking & Insurance

Max Marks: 50

Program: BBA

Weightage: 25%

Instructions:

(i) Read all questions carefully and answer accordingly.

(ii) Do not write anything on the question paper other than roll number.

Part A

Answer ALL the Questions. Each question carries 2marks.

5Qx2M=10M

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|---|--|---------|----|-----|
| 1 | Define the term Commercial Bank. | 2 Marks | L1 | CO1 |
| 2 | Define the term Bank. | 2 Marks | L1 | CO1 |
| 3 | Give the meaning Insurance. | 2 Marks | L1 | CO1 |
| 4 | List out any two importance of NEFT. | 2 Marks | L1 | CO2 |
| 5 | Mention any two limitations of E-Wallet. | 2 Marks | L1 | CO2 |

Part B

Answer ALL Questions. Each question carries 10 marks.

4QX10M=40M

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|---|---|---------|----|-----|
| 6 | Compare and contrast different types of Life Insurance policies | 10marks | L3 | CO1 |
|---|---|---------|----|-----|

Or

- | | | | | |
|---|--|---------|----|-----|
| 7 | Analyze the nature and key provisions of a Life Insurance policy and its significance in financial planning. | 10marks | L2 | CO1 |
|---|--|---------|----|-----|

- 8** Evaluate the impact of different Life Insurance policies on long-term wealth creation for individuals. **10marks L3 C01**
- Or**
- 9** Describe the concept of general insurance and its importance in personal financial planning. **10marks L2 C02**
- 10** Analyze the functions and significance of Commercial Banks in economic development, highlighting their key features **10marks L3 C01**
- Or**
- 11** Evaluate the effectiveness of Universal Banking in providing diverse financial services compared to traditional banking models. **10marks L2 C01**
- 12** Describe the functions of the Insurance Regulatory and Development Authority of India (IRDAI). **10marks L2 C02**
- Or**
- 13** Illustrate the concept of Bancassurance with a relevant example **10marks L3 C01**