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 **PRESIDENCY UNIVERSITY**

  **Bengaluru**

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| **End - Term Examinations – January 2025** |
| **Date:** 06 / 01/ 2025 **Time:** 09:30am – 12:30pm |

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| **School:** School of Management-UG | **Program:** BBA(HR)(F)(M)/BBB/BBE |
| **Course Code :** SOC2002 | **Course Name :** Banking and Insurance |
| **Semester**: V | **Max Marks**: 100 | **Weightage**: 50% |

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| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **Marks** | **4** | **24** | **24** | **24** | **24** |

**Instructions:**

1. *Read all questions carefully and answer accordingly.*
2. *Do not write anything on the question paper other than roll number.*

**Part A**

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| **Answer ALL the Questions. Each question carries 2 marks. (10Q x 2 Marks = 20 Marks)** | **Bloom's Level**  | **CO** |

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| **1** | Define the term 'Bank | **2 Marks** | **Remember** | **CO1** |
| **2** | Mention the meaning of 'Retail Banking.' | **2 Marks** | **Remember** | **CO1** |
| **3** | Give the meaning of Universal Banking. | **2 Marks** | **Remember** | **CO2** |
| **4** | List any two advantages of Electronic Fund Transfer Systems. | **2 Marks** | **Remember** | **CO2** |
| **5** | Define the term 'Risk' in the context of banking. | **2 Marks** | **Remember** | **CO3** |
| **6** | Mention the meaning of Interest Sensitive Assets. | **2 Marks** | **Remember** | **CO3** |
| **7** | Define the term 'Life Insurance.' | **2 Marks** | **Remember** | **CO4** |
| **8** | List two advantages of Life Insurance. | **2 Marks** | **Remember** | **CO4** |
| **9** | List any two factors that contribute to the rise of NPAs in banks. | **2 Marks** | **Remember** | **CO5** |
| **10** | Mention the significance of managing NPAs for a bank. | **2 Marks** | **Remember** | **CO5** |

**Part B**

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| **Answer ALL the Questions. Each question carries 7 marks. (5Q x 7M = 35M)** | **Bloom's Level**  | **CO** |
| **11** | Compare and contrast Branch Banking with Unit Banking systems, highlighting their key differences. | **7 Marks** | **Understand** | **CO2** |
|  | **Or** |
| **12** | Summarize the role of the Reserve Bank of India in controlling credit in the economy. | **7 Marks** | **Understand** | **CO2** |

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| **13** | Compare and contrast different types of Life Insurance policies. | **7 Marks** | **Understand** | **CO3** |
|  | **Or** |
| **14** | Discuss the concept and principles of Marine Insurance. | **7 Marks** | **Understand** | **CO3** |

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| **15** | Discuss the significance of Internationalization of Banking for global financial markets. | **7 Marks** | **Understand** | **CO4** |
|  | **Or** |
| **16** | Explain the importance of RBI guidelines for effective risk management in banks.  | **7 Marks** | **Understand** | **CO4** |

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| **17** | Compare the key differences between Basel I and Basel II norms. | **7 Marks** | **Understand** | **CO5** |
|  | **Or** |
| **18** | Explain the steps involved in the management of NPAs in the banking sector.  | **7 Marks** | **Understand** | **CO5** |

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| **19** | Describe how banks classify loans as NPAs and the criteria they use.  | **7 Marks** | **Understand** | **CO5** |
|  | **Or** |
| **20** | Assess the role of Reinsurance in managing risks for insurance companies.  | **7 Marks** | **Understand** | **CO5** |

**Part C**

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| **Answer Any THREE Questions. Each question carries 15 marks. (3Q x 15 Marks = 45 Marks)** | **Bloom's Level**  | **CO** |

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| **21** | Articulate the regulatory framework of the insurance sector in India, with a focus on the role of the IRDAI. | **15 Marks** | **Apply** | **CO2** |
| **22** | Examine the policies and conditions of Fire Insurance and their implications on risk management for businesses. | **15 Marks** | **Apply** | **CO3** |
| **23** | Construct a strategic plan for setting up a Life Insurance Agency that effectively reaches its target market. | **15 Marks** | **Apply** | **CO4** |
| **24** | Illustrate how does provisioning for Non-Performing Assets (NPAs) are effective in management of NPAs to maintaining the financial stability and health of a bank. | **15 Marks** | **Apply** | **CO5** |