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PRESIDENCY UNIVERSITY

BENGALURU

Mid - Term Examinations – October 2025

Date: 08-10-2025

Time: 09.30am to 11.00am

School: SOC	Program: B.Com.	
Course Code: SOC2002	Course Name: Banking and Insurance	
Semester: III	Max Marks: 50	Weightage: 25%

CO - Levels	CO1	CO2	CO3	CO4	CO5
Marks	26	24	-	-	-

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 2 marks.

5Q x 2M=10M

1	Recall the meaning of the Commercial Banks and Cooperative Banks.	2 Marks	L1	CO1
2	What is the meaning of Indian Banking System.?	2 Marks	L1	CO1
3	Show any two key functions of NABARD.	2 Marks	L1	CO1
4	Define the term NPA in Banking.	2 Marks	L1	CO2
5	Describe the meaning of Green Banking.	2 Marks	L1	CO2

Part B

Answer ALL the Questions. Each question carries 10 marks.

4Q x 10M=40M

6.	Explain the structure of the Indian Banking System.	10 Marks	L2	CO1
Or				
7.	Summarize the functions of SIDBI in detail.	10 Marks	L2	CO1
8.	Outline in detail the functions of the Reserve Bank of India.	10 Marks	L2	CO1

Or

9.	Explain the methods of credit control used by the RBI to regulate the economy.	10 Marks	L2	CO1
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10.	Explain the emerging trends in the banking sector with special reference to FinTech and Blockchain technology.	10 Marks	L2	CO2
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Or

11.	Summarize the different modes of creating charge with suitable examples.	10 Marks	L2	CO2
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12.	Outline the management of NPAs by the Indian Banks.	10 Marks	L2	CO2
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Or

13.	Explain the difference between Pre-shipment and post-shipment export finance.	10 Marks	L2	CO2
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