



PRESIDENCY UNIVERSITY

BENGALURU

Roll No.																			
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End - Term Examinations - December 2025

Date: 11 - 12- 2025

Time: 09:30am - 12:30pm

School: SOC	Program: B.Com.		
Course Code : SOC2002	Course Name: Banking and Insurance		
Semester: III	Max Marks: 100	Weightage: 50%	

CO - Levels	C01	C02	C03	C04	C05
Marks	25	25	25	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.

10Q x 2M=20M

1.	List any 2 roles of NABARD in rural credit.	2 Marks	L1	C01
2.	Give full form of (a) SIDBI and (b) NABARD.	2 Marks	L1	C01
3.	Define the term Loans and Advances.	2 Marks	L1	C02
4.	Tell how FinTech is transforming banking operations.	2 Marks	L1	C02
5.	Tell the principle of Subrogation.	2 Marks	L1	C03
6.	Define the term Insurance.	2 Marks	L1	C03
7.	Define the term Underwriting.	2 Marks	L1	C03
8.	List any two important provisions of the RBI Act, 1934.	2 Marks	L1	C04
9.	Recall the concept of Banking Ombudsman.	2 Marks	L1	C04
10.	Tell the meaning of KYC norms.	2 Marks	L1	C04

Part B

Answer ALL the Questions. Each question carries 7 marks.

5Q x 7M = 35M

11.	Outline the various functions performed by the Reserve Bank of India.	07 Marks	L2	C01
Or				
12.	Explain the objectives and functions of development banks - NABARD.	07 Marks	L2	C01
Or				
13.	Explain the principles of sound lending practiced by commercial banks.	07 Marks	L2	C02
Or				
14.	Outline the different methods of granting advances and modes of creating charge.	07 Marks	L2	C02
Or				
15.	Compare between life insurance and general insurance in terms of coverage and benefits.	07 Marks	L2	C03
Or				
16.	Outline the role and regulatory functions of IRDA in the Indian insurance industry.	07 Marks	L2	C03
Or				
17.	Summarize the main provisions and significance of the Banking Regulation Act, 1949.	07 Marks	L2	C04
Or				
18.	Explain the role of SEBI in regulating and protecting investors in the financial market.	07 Marks	L2	C04
Or				
19.	Outline the Anti Money Laundering measures in brief.	07 Marks	L2	C04
Or				
20.	Explain the Green Banking and Sustainable Finance Initiatives	07 Marks	L2	C04

Part C

Answer any three Questions. Each question carries 15marks

3Q x 15M=45M

21.	Outline the various methods of credit control used by the Reserve Bank of India.	15 Marks	L2	C01
22.	Explain the concept of Non-Performing Assets (NPAs) and the measures adopted by banks and RBI for NPA management	15 Marks	L2	C02
23.	Explain in detail the fundamental principles of insurance.	15 Marks	L2	C03
24.	Outline the concepts of reinsurance and underwriting and their importance in maintaining the financial stability of insurance companies.	15 Marks	L2	C03
25.	Summarize the salient features and objectives of the Reserve Bank of India Act, 1934.	15 Marks	L2	C04