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**Presidency University**

**Bengaluru**

 **SCHOOL OF COMMERCE**

**Summer Term End Term Examinations, August 2024**

**Winter Semester**: 2023 - 24

**Course Code**: SOC 2002BBBBL2002L2002

**Course Name**: Banking and Insurance

**Program & Sem**: BBA & 5th Semester

**Date**: 06/ August / 2024

**Time**: 9:30AM to 12.30PM

**Max Marks**: 100

**Weightage**: 50%

 **Instructions:**

1. *Read the all questions carefully and answer accordingly.*
2. *Question paper consists of three parts.*
3. *Scientific and Non Programable Calculators are Permitted.*
4. *Do not write any information on the question paper other than roll number.*

**Part A**

**Answer any FIVE Questions. (5 Q x 2 M = 10 M)**

1. State the difference between branch banking and unit banking (CO3)

2. State the difference between retail and wholesale banking (CO1)

3. Write down the details credit control mechanism of RBI (CO2)

4. Short note on banking ombudsmen scheme (CO5)

5. State features of CA SA (CO4)

6. Write the definition and features of life and non-life insurance (CO2)

7. What is hazard and what is risk (CO2)

 **Part B**

**Answer any FIVE Questions. (5 Q x 10 M = 50 M)**

8. Discuss in details the principals of insurance (CO3)

9. Write a note on life, general, re insurance and Bancassurance (CO4)

10. Write a note on endowment policy and money banking policy (CO5)

11. Write down the regulatory framework of insurance in India as per IRDA norms (CO4)

12. Discuss in details the functions of IRDA (C04)

13. Write a short note on insurance ombudsmen (CO5)

14. Discuss in details the types of banks in India (CO2)

**Part C**

**Answer any TWO Questions. (2 Q x 20 M = 40 M)**

15. Write down RBI guidelines for risk management (CO5)

16. Explain the principles of marine insurance (CO6)

17. Types of policies in life, fire and marine insurance (CO6)