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GANDHI INSTITUTE OF ENGINEERING AND TECHNOLOGY, ODISHA, GUNUPUR (GIET UNIVERSITY)

B. B. A (Fourth Semester) Examinations, April 2025

23BBAPC24004 – Introduction to BFSI



Time: 3 hrs

Maximum: 60 Marks

(The figures in the right hand margin indicate marks.)

PART – A

(2 x 10 = 20 Marks)

Q.1. Answer **ALL** questions

	CO #	Blooms Level
a. Write down the meaning of a Bank.	CO1	K1
b. List two roles of commercial banks in economic development	CO1	K2
c. Explain about retail banking.	CO2	K2
d. Mention the purpose of KYC in banking.	CO2	K1
e. Define term loan.	CO3	K1
f. Write down about working capital finance.	CO3	K2
g. Mention two types of general insurance	CO4	K1
h. When was the insurance sector opened to private companies?	CO4	K1
i. Define the term “insurance agent	CO5	K1
j. Explain claim settlement in life insurance.	CO5	K2

PART – B

(8 x 5=40 Marks)

Answer **ALL** the questions

	Marks	CO #	Blooms Level
2. a. Explain the secondary functions of a bank in detail.	8	CO1	K2
(OR)			
b. Explain the different types of banker-customer relationships with examples	8	CO1	K2
3.a. Describe the procedure for opening and operating a savings and current account.	8	CO2	K3
(OR)			
b. Discuss the types of remittance and collection services provided by banks.	8	CO2	K2
4.a. What are the different types of bank loans? Explain each in detail.	8	CO3	K2
(OR)			
b. What are the components of project finance? How does a bank assess a project?	8	CO3	K2
5.a. What are the basic principles of insurance? Explain with suitable examples.	8	CO4	K2
(OR)			
b. What is reinsurance? Explain its types and need in the insurance industry	8	CO5	K3
6.a. Describe the eligibility, training, and licensing requirements for insurance agents	8	CO6	K3
(OR)			
b. What are the different channels of insurance distribution? Discuss their advantages	8	CO6	K2

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