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Gandhi Institute of Engineering and Technology University, Odisha, Gunupur
(GIET University)

B.B.A. (Fourth Semester – Regular/Supplementary) Examinations, April – 2026

23BBAPC24004 – Introduction to BFSI
(BBA)



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. Explain the concept of discounting of bills of exchange?	CO1	K2
b. State the meaning of cash credit?	CO1	K2
c. What do you mean by term loan?	CO2	K1
d. Explain the liquid assets? Give two examples	CO2	K2
e. Name any two types of securities used in banking?	CO3	K2
f. Explain the concept of project finance.	CO3	K3
g. Differentiate between LIC and private insurance companies with foreign joint ventures in terms of ownership and operations.	CO5	K3
h. When was the Insurance Act enacted?	CO4	K1
i. State any two objectives of life insurance.	CO5	K2
j. Define reinsurance.	CO6	K1

PART – B**(8 x 5 = 40 Marks)**Answer **all** the questions

	Marks	CO #	Blooms Level
2. a Explain the evaluation and history of banking system in India? (OR)	8	CO1	K2
b. Analyse the areas of Introductions to Banking financial services and Insurance (IBFSI)?	8	CO1	K4
3.a. Explain the different types of banker-customer relationships with examples (OR)	8	CO3	K3
b. Write down the different types of secondary functions of commercial bank in India	8	CO2	K3
4.a. Differentiate between secured and unsecured loans with examples? (OR)	8	CO2	K3
b. Discuss the objectives and recommendations of the Malhotra Committee Report?	8	CO3	K2
5.a. Explain the organizational structure of insurance companies in India, highlighting the role of LIC and private companies with foreign joint ventures? (OR)	8	CO4	K4
b. Discuss the need for insurance and its role in economic development.	8	CO6	K3
6.a. Analyse the role of reinsurance and classification of insurance in managing risk and improving the efficiency of insurance companies. (OR)	8	CO5	K4
b. Discuss the protection of policyholder's interests in the insurance industry.	8	CO6	K4

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