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## GIET UNIVERSITY, GUNUPUR - 765022

B. B. A (Fourth Semester) Examinations, May- 2024

### 21BBAPC24004 - Introduction to Banking, Financial Services & Insurance

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. Recall a banker.	CO1	K2
b. Explain about Fixed deposit.	CO1	K2
c. What is a Minor- Bank account?	CO2	K2
d. Describe POS.	CO2	K2
e. Memorise Bank overdraft.	CO3	K2
f. Outline Internet banking.	CO3	K2
g. What is meant by Insurance?	CO4	K1
h. Recall Utmost good faith.	CO4	K2
i. Memorise few private general insurance companies.	CO1	K2
j. Discuss about Endowment policy.	CO2	K1

#### PART – B

(8 x 5 = 40 Marks)

Answer **ANY FIVE** the questions

	Marks	CO #	Blooms Level
2. a. Explain about Banker-Customer relationship. (OR)	8	CO1	K1
b. Elucidate the role of banks.	8	CO1	K1
3.a. Elaborate deposit accounts. (OR)	8	CO2	K2
b. Describe new age clearing and new age payment services of banks	8	CO2	K2
4.a. Discuss Advances - Secured and Unsecured, Loans, Term Loans and other forms of advances (OR)	8	CO3	K2
b. Explain Organization of bank lending :Loans and advances, Priority sector lending, Export credit.	8	CO3	K2
5.a. Explain Insurance- Basic concepts and principles. (OR)	8	CO4	K1
b. Elaborate Classification of Insurance reinsurance.	8	CO4	K1
6.a. Explain present Organizational set-up of Insurance Companies in India – L.I.C. and Private Companies. (OR)	8	CO4	K2
b. Explain different types of Life Insurance Policies – Chief characteristics and similarity.	8	CO4	K2

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