PRN:		Course Code :	UBC302

Second Year **B.com** Backlog Examination Summer 2024

Banking and Insurance

Day and Date: 24 MAY 2024 Friday Max Marks: **100**

Time : 10.30 am to 1.30 pm Duration: **03** hrs

Instructions: All questions are compulsory.

		Marks	Bloom's Level	CO
Q.1	**Attempt the following**			
a)	Provide examples or illustrations of different deposit schemes offered by banks.	08	L1	1
b)	List the basic concepts associated with the sources of bank funds.	08	L1	1
c)	Name the various types of deposits commonly found in banks	09	L1	1
	Or			
d)	Recall the factors that banks consider when pricing deposit services	09	L1	1
Q.2	**Attempt the following**			
a)	Explain the basic concepts and features of bank lending and how it differs from other banking functions	08	L2	2
b)	Describe the credit process in banking, including the key steps and the role of risk assessment.	08	L2	2
c)	Summarize the considerations that banks take into account when deciding to grant or deny a loan to a customer.	09	L2	2
	Or			
d)	Define customer profitability analysis in the context of bank lending and discuss its significance for banks.	09	L2	2
Q.3	**Attempt the following**			
a)	Explain the key theories of liquidity management and how they guide financial decision-making in organizations.	08	L2	3
b)	Define primary reserves and secondary reserves, and discuss their nature and significance in liquidity management.	08	L2	3

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c)	Evaluate the nature and importance of primary reserves in liquidity management. Provide an example of how a financial institution can effectively utilize primary reserves to maintain liquidity.	09	L3	3
	Or			
d)	Using a real-world example, apply the theories of liquidity management to assess a company's current financial situation and recommend strategies for improving liquidity.	09	L3	3
Q.4	**Attempt the following**			
a)	In the context of the Indian Insurance Industry, identify and apply the key features of the Insurance Regulatory and Development Authority (IRDA) Act. How does it impact the insurance sector in India?	08	L3	4
b)	Apply the concept of general insurance to a specific real-life scenario (e.g., automobile insurance). Describe the types of risks covered and the process of filing a claim in case of an incident.	08	L3	4
c)	Analyze the scope and significance of insurance in the modern world, considering its role in risk management and financial protection.	09	L4	4
	Or			
d)	Compare and contrast life insurance and general insurance, highlighting the key differences in their nature, coverage, and purpose.	09	L4	4

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