

JK LAKSHMIPAT UNIVERSITY, JAIPUR
INSTITUTE OF MANAGEMENT
End Term Examination, May 2026
BBA, Semester VI (Backlog), 2025-26

Roll No.....

FA1130: Introduction to Banking and Fintech

Time: 2 Hours

Max. Marks: 40

Instructions to students:

1. Do not write anything other than your roll number on the question paper.
2. Answer any **eight** questions.

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| Q. 1 | Ramesh's shop suffered fire damage causing a loss of ₹2,00,000. He submitted an insurance claim for ₹3,00,000, but the insurance company rejected the claim. Give reasons for the decision of the company in the light of principles of insurance. | 5.0 Marks
(CO1,3) |
| Q. 2 | Anant wants an insurance plan that offers life cover along with an opportunity to invest in market-linked funds for long-term wealth creation. As an insurance advisor, recommend a suitable plan and justify your choice. | 5.0 Marks
(CO1,3) |
| Q. 3 | The Government of India has introduced several social security and welfare schemes to provide insurance protection and healthcare support to citizens. In the light of this statement, elaborate on the features and benefits of any two such government schemes. | 5.0 Marks
(CO1,3) |
| Q. 4 | A business firm requires funds for a short period to meet its working capital requirements and is considering various short-term financing options available in the financial market. In this context, define the money market instruments and describe their various types. | 5.0 Marks
(CO1,4) |
| Q. 5 | With the growth of the capital market, it becomes necessary to protect investors' interests and regulate the activities of stock exchanges & intermediaries. Outline the major functions performed by Securities and Exchange Board of India in achieving these objectives. | 5.0 Marks
(CO1,4) |
| Q. 6 | With growing interest in investment avenues, discuss the major types of Mutual Funds and their features. | 5.0 Marks
(CO1,4) |
| Q. 7 | With the growing demand for digital financial services, discuss the concept of Neo Banking in India with its key features and benefits. | 5.0 Marks
(CO1,5) |
| Q. 8 | With rapid technological advancement, digital innovations are transforming the way insurance products are designed, sold, and serviced. Examine the role of FinTech in Insurance and explain its major benefits for customers and insurers. | 5.0 Marks
(CO1,5) |
| Q. 9 | How has FinTech played a role in transforming the economic landscape in recent years? | 5.0 Marks
(CO1,5) |