



K. Sambal

Avinashilingam Institute for Home Science and Higher Education for Women

Deemed to be University Estd. u/s 3of UGC Act 1956, Category A by MHRD (now MoE)

Re-accredited with an A++ Grade by NAAC CGPA 3.65/4, Category I by UGC

Coimbatore - 641043, Tamil Nadu, India

Continuous Internal Assessment II –October 2025

III Semester

Class : II UG

Major : Minor Specialization (A&F)

Time : 2 Hours

Max. Marks : 60

23BCOSE1AF Financial Services

Course Outcomes:

CO1: To introduce students to the fundamental concepts and principles of financial services

CO2: To provide an understanding of basic financial products and services offered by banks, insurance companies and investment firms

CO3: To develop critical thinking and analytical skills in evaluating financial products and services

Part A

6 x 1 = 6

Choose the Correct Answer

- Which of the following is a payment system?
a) Cheque b) Policy Bond c) Share Certificate d) Fixed Deposit Receipt
CO3:K2
- Mobile banking primarily requires
a) Smart Phone and Internet b) Passbook c) Cheque Book d) Locker Facility
CO3:K1
- Which type of insurance that covers loss due to fire?
a) Life Insurance b) Health Insurance c) Fire Insurance d) Motor Insurance
CO4:K2
- Claim Settlement in insurance refer to
a) Payment of compensation by insurer b) buying new insurance policy
c) Renewal of Policy d) Termination of Policy
CO4:K2
- Which of the following refers to pooled investment managed by professionals?
a) Locker Facility b) Savings Account c) Fixed Deposit d) Mutual funds
CO5:K2
- Planning of income after retirement is called _____
a) Wealth Management b) Retirement Planning c) Risk management d) Estate Planning
CO5:K2

Part B

3 x 6 = 18

Answer all the questions

Each answer should not exceed 400 words or two pages

- a) Explain in brief about the importance of Mobile Banking.
(or)
CO3:K2
- b) Discuss the services provided through Online Banking.
CO3:K2
- a) Write short notes on Life insurance Policy.
(or)
CO4:K3
- b) Explain in brief about the Principles of Insurance.
CO4:K1
- a) Elucidate the features of Bonds as an investment Product.
(or)
CO5:K2
- b) Explain the importance of investment strategies in wealth Creation
CO5:K2

Part C

3 x 12 = 36

Answer all the questions

Each answer should not exceed 800 words or two pages

- a) Explain the lending activities of banks with suitable example
(or)
CO3:K2
- b) Discuss the procedure and benefits of Electronic Fund Transfer.
CO3:K2
- a) Explain in detail the products and coverage of Health Insurance.
(or)
CO4:K2
- b) Elucidate the role of property insurance in safeguarding business and household assets.
CO4:K2
- a) Explain different investment strategies with suitable examples.
(or)
CO5:K2
- b) Discuss the Retirement Planning in detail and its importance in detail.
CO5:K2