

FACULTY OF MANAGEMENT
MBA IV – Semester Examination, May / June 2016
Subject: Banking and Insurance

Course No.4.4.2 (Finance) Elective

Time: 3 Hours

Max. Marks: 80

Note: Answer all the questions.

PART – A (10x2 = 20 Marks)
[Short Answer Type]

1. Answer all the following.

- a) Reasons for Nationalization of Banks
- b) Functions of Banks
- c) Shortcomings of Indian Banking System
- d) Different types of loans
- e) NEFT
- f) Advantages of plastic money
- g) Advantages of Reinsurance
- h) Remuneration to insurance brokers
- i) Non-forfeiture options
- j) Third party insurance

PART – B (5x12 = 60 Marks)
[Essay Answer Type]

Answer all the questions using internal choice.

- 2 a) What are various services offered by Banks? What are the items observed in Bank's Balance Sheet?
- OR**
- b) Write a brief note on banking reforms we have seen in India in the last two decades.
- 3 a) Discuss the causes and implications of NPAs in Banks. Suggest measures for recovery of NPAs.
- OR**
- b) What is Capital Adequacy in Indian Banks? Write about various approaches to Capital Adequacy.
- 4 a) Examine the need to regulate the Bank Capital. Explain the Economic Model of Bank Capital.
- OR**
- b) Write about the nature and scope of Retail Banking products. Write a short note on remittance products.
- 5 a) "Insurance is a perfect risk management tool". Do you feel so? Substantiate your answer with suitable examples.
- OR**
- b) Write a note on the principles of insurance.
- 6 a) What do you mean by settlement options available for insurance contracts? Explain third party administration.
- OR**
- b) Discuss advantages and disadvantages of special forms of life insurance with suitable examples.

FACULTY OF MANAGEMENT
M.B.A. IV-Semester Examination, May / June 2016

Subject: Financial Services and Systems

Course No. 4.4.3 (Finance)
(Elective – Finance)

Time : 3 Hours

Max. Marks: 80

Part – A (10x2=20 Marks)

1. Write short notes on the following.
- (a) What is Financial System?
 - (b) Financial Engineering
 - (c) State the types of Lease
 - (d) State features of Hire purchase
 - (e) What is Factoring?
 - (f) State the process of bill discounting
 - (g) Define venture capital
 - (h) What is Revenue multiplier method?
 - (i) State functions of Merchant Banker
 - (j) What is IPO?

Part – B (5x12=60 Marks)

Answer **all** the questions.

- 2.(a) Explain the significance of Financial services in Indian Financial system.
- OR**
- (b) Discuss the types of fund and non-fund based financial services in India.
- 3.(a) Explain legal implications in Lease Financial system.
- OR**
- (b) Discuss the legal framework and tax advantages of Hire purchase system.
- 4.(a) Discuss the emerging trends in Factoring in India.
- OR**
- (b) Explain the financial implications in Bill discounting system.
- 5.(a) Explain the process of venture capital funding.
- OR**
- (b) Discuss the regulatory framework of VCF.
- 6.(a) State the SEBI guidelines relating to New issue of securities.
- OR**
- (b) What is credit rating and explain the methodology in credit rating system?
