

Code No. 9114

FACULTY OF MANAGEMENT
MBA IV – Semester Examination, May/June 2017

Subject: Banking and Insurance
Course No. 4.4.2 (Finance)
(Elective – V – Finance)

Time: 3 Hours

Max. Marks: 80

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

1 Write short notes on the following:

- a) Financial Inclusion
- b) CAMELS Ratings
- c) CRR
- d) Causes for increasing NPAs
- e) Advantages of Net Banking
- f) Bank Assurance
- g) Third Party Administrations
- h) Types of insurers
- i) Adjustable life insurance
- j) Three pillars of Basel II

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

Note: Answer all questions using internal choice.

- 2 a) Elaborate the role of commercial banks in Economic Development of developing countries.
OR
b) Write about various analytical tools available for the analysis of Banks' Financial Statements.
- 3 a) Explain the basic model of loan pricing. Also write about cost-benefit loan pricing.
OR
b) Discuss the recommendations of Narasimhan Committee for the Banking Reforms in India.
- 4 a) Examine the changing role of banks as financial intermediaries with relevant examples.
OR
b) Write a detailed note on banking innovations we have witnessed in the last decade. Also explain IT products of Banks.
- 5 a) Discuss the functions of insurers with relevant examples and also explain the types of insurers.
OR
b) Write a brief note on IRDA's regulatory role.
- 6 a) Explain various types of Life Insurance Contracts. Write a short notes on tax treatment of life insurance.
OR
b) Differentiate participating and non-participating life insurance. Explain non-forfeiture options.
