

**R8074**

**Sub. Code**

**632401**

**M.B.A. DEGREE EXAMINATION, APRIL – 2023**

**Fourth Semester**

**Banking and Insurance**

**GENERAL INSURANCE**

**(CBCS – 2019 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(5 × 1 = 5)

Answer **all** questions.

(Objective Type)

1. General Insurance Corporation of India was formed and registered on 1<sup>st</sup> Jan \_\_\_\_\_  
(a) 1938                      (b) 1968  
(c) 1973                      (d) 1956
2. Risk of premature death is a \_\_\_\_\_  
(a) Personal Risk      (b) Financial Risk  
(c) Property Risk      (d) Liability Risk
3. In Fire Insurance, compensation of loss depends upon \_\_\_\_\_  
(a) Value                      (b) guess  
(c) Premium                  (d) interest
4. Which of the following will be necessary before a death claim can be settled?  
(a) Deeds of Assignment  
(b) Policy Document  
(c) Both a and b  
(d) None of the above

5. Which among the following companies has not contributes towards the share capital of Agricultural Insurance Company of India Limited (AIC)?
- (a) Insurance Regulatory and Development Authority of India (IRDAI)
  - (b) National Bank for Agriculture and Rural Development (NABARD)
  - (c) General Insurance Corporation of India (GIC)
  - (d) National Insurance Company Limited (NICL)

**Part B** (5 × 4 = 20)

Answer **all** questions, choosing either (a) or (b).  
All questions carry equal marks.

6. (a) List out the functions of LIC.
- Or
- (b) Define insurance. Explain the nature of contract of insurance.
7. (a) Differentiate between promissory note and bill of exchange.
- Or
- (b) List out the essential elements of a valid Life Insurance Contract.
8. (a) Who is a surveyor? Explain his role.
- Or
- (b) Explain the average clause in a fire insurance contract.
9. (a) Describe the procedure for issuing a motor vehicle policy.
- Or
- (b) Explain Motor Insurance. Discuss Third party liability.

10. (a) Give a brief account of Village Adoption Scheme.

Or

(b) Do golfers need insurance? Explain.

**Part C**

(5 × 8 = 40)

Answer **all** questions, choosing either (a) or (b).

All questions carry equal marks.

11. (a) Discuss the need for nationalization of general insurance and creation of GIC of India during 1972. Analyze the recent trends in General Insurance business.

Or

(b) Explain the classification of life insurance policies.

12. (a) When does a policy lapse and what is revival? Explain different methods of reviving a lapsed policy.

Or

(b) Explain factors to be disclosed by proposer in the proposal form and facts which need not be disclosed in the same.

13. (a) List out advantages of Re-insurance and discuss the various methods of Re-insurance.

Or

(b) Describe the various types of Marine insurance policies.

14. (a) Describe the procedure for settlement of motor insurance claims and discuss the types of motor insurance policies.

Or

(b) Explain in detail the personal accident policy.

15. (a) Elucidate Burglary Insurance and the policies covered under Burglary Insurance.

Or

- (b) Write short notes on
- (i) Health and Accident Insurance
  - (ii) Travel Insurance

**Part D**

Case Study. Compulsory.

(1 × 10 = 10)

16. Case study:

- (a) Ranjith insured on wheat in his warehouse against fire. He sold the wheat to a company of which he was the sole substantial shareholder. Thereafter most of the wheat destroyed by fire and he demanded that he should be Indemnified. But the insurance company refused to indemnify the loss. Can the Insurance Company do so? Elaborate.
- (b) Goutham an insurance policy under assigned his policy to Guru by endorsing upon the policy. But that assignment of policy from Goutham to Guru was not informed to the Insurance Company. Whether notice to the insurer is necessary for the validity of the assignment? Explain.

**R8075**

**Sub. Code**

**632402**

**M.B.A. DEGREE EXAMINATION, APRIL – 2023**

**Fourth Semester**

**Banking and Insurance**

**FINANCIAL SERVICES**

**(CBCS – 2019 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(5 × 1 = 5)

Answer **all** questions.

1. The securities and exchange board of India was constituted on
  - (a) 10<sup>th</sup> July 1991
  - (b) 11<sup>th</sup> October 1989
  - (c) 12<sup>th</sup> April 1988
  - (d) None of the above
  
2. Which of the following are performed by a merchant bank along with money market activities?
  - (a) Lending
  - (b) Underwriting and financial advice
  - (c) Investment service
  - (d) All of the above
  
3. Which of the following organizations is India's Mutual Fund Market regulator?
  - (a) SEBI
  - (b) RBI
  - (c) ICICI
  - (d) CIBIL

4. Which of the following is the act of buying an asset without having to make full payment in the immediate future?
- (a) Operating Lease
  - (b) Hire Purchase
  - (c) Sale and Leaseback
  - (d) Finance Lease
5. The first mercantile credit agency was set up in \_\_\_\_\_?
- (a) New York                      (b) Taiwan
  - (c) India                              (d) Britain

**Part B**

(5 × 4 = 20)

Answer **all** questions, choosing either (a) or (b).

6. (a) What is the financial service market? What are the constituents of the financial service market?

Or

- (b) “Financial services constitute an important component of the financial system”, Comment on the statement.

7. (a) What is merchant banking? Discuss in detail various functions performed by merchant bankers.

Or

- (b) What does the term ‘Optimal Capital Structure’ refer to? Bring out the salient features of Optimal capital structure of a firm.

8. (a) Distinguish between an open-ended fund and a close-ended fund.

Or

- (b) What are the issues associated with real estate financing?

9. (a) Enumerate the rights available to a hirer under the hire purchase agreement.

Or

- (b) What are the advantages of Commercial Bill discounting?

10. (a) Compare and contrast credit and debit cards.

Or

- (b) What do you mean by the term 'Credit Rating'? Explain the importance of credit rating.

**Part C** (5 × 8 = 40)

Answer **all** questions, choosing either (a) or (b).

11. (a) Trace the history and the growth of the financial services market in India.

Or

- (b) Discuss the problems faced by the financial services sector in India.

12. (a) Briefly discuss the factors that significantly influence the capital structure decisions of a firm.

Or

- (b) Describe the functions of a stock exchange.

13. (a) Enumerate the role of Mutual funds.

Or

(b) Describe different models of housing projects.

14. (a) What are the advantages and disadvantages of leasing? Explain.

Or

(b) Enumerate the advantages of factoring.

15. (a) Describe the advantages of credit rating to various stakeholders.

Or

(b) Explain in detail the different stages involved in venture capital financing.

**Part D**

(1 × 10 = 10)

Case study. Compulsory.

16. With the advent of the industrial boom in India, there has been a growing need of Merchant Bankers. Businesses often require specialized banking services which are concentrated in nature. Hence, commercial bankers set up their merchant banking subsidiaries to cater financial services for the corporate sector.

Question: Examine the growth of merchant banking in India.



**R8076**

**Sub. Code**

**632403**

**M.B.A. DEGREE EXAMINATION, APRIL – 2023**

**Fourth Semester**

**Banking and Insurance**

**MARKETING OF BANKING SERVICES**

**(CBCS – 2019 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(5 × 1 = 5)

Answer **all** questions.

1. \_\_\_\_\_ refers to a system of banking in which two or more independent banks are brought under the control of a holding company
  - (a) Group banking
  - (b) chain banking
  - (c) deposit banking
  - (d) investment banking
  
2. \_\_\_\_\_ do not involve any ownership transfer.
  - (a) Goods
  - (b) Materials
  - (c) Services
  - (d) Parts
  
3. \_\_\_\_\_ means giving suitable name or symbol to the product
  - (a) Branding
  - (b) Labelling
  - (c) Advertising
  - (d) Packing

4. A company's marketing messages are most effective when they are delivered directly to the \_\_\_\_\_ audience.
- (a) Target                      (b) Creditor  
(c) Banker                      (d) Debtor
5. The audit committee meeting of a bank is chaired by
- (a) Chief Executive Officer  
(b) Chief Auditor  
(c) Chief Finance Officer  
(d) Non-Executive Director

**Part B**

(5 × 4 = 20)

Answer **all** questions, choosing either (a) or (b).

All questions carry equal marks.

6. (a) What are the important features of Corporate Governance practices in banking sector?

Or

- (b) List out the various types of risks associated with the banking systems.

7. (a) What are the factors to be considered while locating a bank branch?

Or

- (b) Write short notes on:

- (i) ATM  
(ii) NEFT  
(iii) RTGs

8. (a) List out and describe the types of products in banking.

Or

- (b) Write short note on  
(i) Product research  
(ii) Sales research

9. (a) What are the promotional strategies adopted by Bank to attract customers?

Or

- (b) Identify the problems likely to be faced by banking sector while evaluating effectiveness of its promotion for newly launched services.

10. (a) What are the various rights and duties of a banker and customer?

Or

- (b) Elaborate the precautions banks should take while opening accounts for different types of customers?

**Part C** (5 × 8 = 40)

Answer **all** questions, choosing either (a) or (b).

All questions carry equal marks.

11. (a) What do you mean by Bank marketing? Explain its origin and growth in the Indian perspective.

Or

- (b) Elucidate SWOT analysis of a Bank with suitable example.

12. (a) Design a layout of the bank's Branch outlet.

Or

- (b) Identify the pricing strategies used to increase total revenue of a banking organization.

13. (a) Explain the new process development of a banking service player.

Or

- (b) Elaborate the 7 P's of Marketing mix in Banking and Insurance Sector

14. (a) Explain the part played by advertising and publicity in the promotion of banking business.

Or

- (b) Explain the various factors affecting buying behavior.

15. (a) Consider any two banks and discuss their service line.

Or

- (b) Explain in detail the various methods of selection of bank employees.

**Part D**

(1 × 10 = 10)

Case Study — Compulsory.

16. Case study:

You are working as a bank manager and have received a loan proposal for a large industrial sector related to setting up a thermal power plant. The total loan requirement is Rs. 10,000 Crores which for a single bank is not feasible. What step you will take to see that the requirement of Rs. 10,000 Crores is met?