

R0372

Sub. Code

632101

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

First Semester

Banking and Insurance

**PRINCIPLES OF MANAGEMENT AND
ORGANISATIONAL BEHAVIOUR**

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the following objective questions by choosing the correct option.

1. Who is often referred to as father of scientific management? (CO1, K2)
(a) Max Weber (b) Henry Fayol
(c) Frederick Taylor (d) Peter Drucker
2. What is the first step in the planning process? (CO1, K2)
(a) Implementing the plan
(b) Evaluating the plan
(c) Setting objectives
(d) Controlling the plan
3. Responsibility in the workplace typically involves (CO2, K3)
(a) The ability to control others
(b) Being held accountable for specific tasks or duties
(c) The highest-ranking employees in the organisation
(d) Making important decisions independently

4. Which leadership style emphasizes team participation in decision making? (CO2, K3)
- (a) Autocratic leadership
 - (b) Democratic leadership
 - (c) Transactional leadership
 - (d) Servent leadership
5. Control system of an organisation has no influence over the _____ (CO3, K3)
- (a) External Environment
 - (b) Internal Environment
 - (c) Government
 - (d) Customers
6. What is a common challenge in managing strategic alliances? (CO3, K3)
- (a) Lack of competition
 - (b) Overlapping goals and objectives
 - (c) Limited access to resources
 - (d) Minimal control over the alliance
7. Organisational behaviour focuses at three levels (CO4, K4)
- (a) Individuals, Organisation, Society
 - (b) Society, Organisation, Nation
 - (c) Employee, Employer, Management
 - (d) Individual, Groups, Organisation
8. Conflict management techniques can (CO4, K4)
- (a) Only resolve conflict
 - (b) Only stimulate conflict
 - (c) Both resolve and stimulate conflict
 - (d) None of these

9. The right sequence in respect of stages of group development is (CO5, K5)
- (a) Forming, storming, norming, performing, adjourning
 - (b) Storming, forming, norming, adjourning, performing
 - (c) Norming, performing, storming, forming, adjourning
 - (d) Storming, forming, norming, performing, adjourning
10. Organisational culture includes (CO5, K5)
- (a) Organisation's expectations
 - (b) Organisation's philosophy
 - (c) Values that guide member behaviour
 - (d) All of these

Part B (5 × 5 = 25)

Answer **all** questions not more than 500 words each.

11. (a) Explain the functions of management. (CO1, K2)
- Or
- (b) Outline the importance of planning. (CO1, K2)
12. (a) Identify the Maslow theory of motivation. (CO2, K3)
- Or
- (b) Discover the principles of organisation. (CO2, K3)
13. (a) Predict the determinants of co-ordination. (CO3, K3)
- Or
- (b) Identify the devices of good control system. (CO3, K3)
14. (a) Distinguish between values and Attitudes. (CO4, K4)
- Or
- (b) Examine the reasons for the formation of groups. (CO4, K4)

15. (a) Explain the different approaches to managing stress. (CO5, K5)

Or

- (b) Justify how is an organisation culture important in the workplace. (CO5, K5)

Part C (5 × 8 = 40)

Answer **all** questions not more than 1000 words each.

16. (a) Explain briefly the contributions made by Hendry Fayol to management thoughts. (CO1, K2)

Or

- (b) Classify the various types of decision making process in management. (CO1, K2)

17. (a) Discover the barriers to effective communication. (CO2, K3)

Or

- (b) Identify the qualities of a good leader. (CO2, K3)

18. (a) Predict the significance of Total Quality Management. (CO3, K3)

Or

- (b) Discover the various stages in the control process. (CO3, K3)

19. (a) Examine the important determinants of personality. (CO4, K4)

Or

- (b) Classify the various types of groups in organisation. (CO4, K4)

20. (a) Explain the causes of conflicts in a workplace. (CO5, K5)

Or

- (b) Evaluate the various steps of team building process. (CO5, K5)

R0373

Sub. Code

632102

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

First Semester

Banking and Insurance

BUSINESS ENVIRONMENT

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the questions by choosing the correct option.

1. Fire Force Model was proposed by ————. (CO1, K1)
(a) Michael E Porter (b) Peter Drucker
(c) Max Weber (d) Elton Mayo
2. The concept of whole world as a one single market is known as ————. (CO1, K1)
(a) Privatization (b) Globalization
(c) Liberalization (d) Government
3. Mixed economy means an economy where ————. (CO2, K2)
(a) both agriculture and industry are equally promoted by the state
(b) there is co-existence of public sector along with private sector
(c) there is importance of small-scale industries along with heavy industries
(d) economy is controlled by military as well as civilian rulers

4. When was the Constitution of India framed? (CO2, K2)
(a) 1946 (b) 1947
(c) 1950 (d) 1956
5. Union Budget is pan of _____ Policy. (CO3, K5)
(a) Health Insurance
(b) Fiscal
(c) Habilitation Insurance
(d) Monetary
6. Increase in the general price level refers to _____. (CO3, K5)
(a) Inflation
(b) Strategic deflation
(c) Circulation deflation
(d) Stagflation
7. Which of the following type of environment includes demographic factors? (CO4, K3)
(a) Political (b) Economic
(c) Social (d) Ecological
8. How can businesses benefit from staying updated with the technological environment? (CO4, K3)
(a) By ignoring technological advancements to reduce operational complexity
(b) By relying solely on traditional methods and avoiding digitalization
(c) By leveraging emerging technologies to improve efficiency and competitiveness
(d) By isolating themselves from technological changes to maintain stability
9. Why is it crucial for businesses to understand and adhere to the legal environment? (CO5, K2)
(a) To maximize profits at any cost
(b) To avoid ethical considerations in decision-making
(c) To prevent legal disputes and regulatory penalties
(d) To focus solely on short-term financial gains

10. What is the primary purpose of consumer protection act?
(CO5, K2)
- (a) To promote unfair business practices
 - (b) To ensure businesses maximize profits
 - (c) To protect the rights and interests of consumers
 - (d) To eliminate competition in the market

Part B (5 × 5 = 25)

Answer **all** the questions (not more than 500 words).

11. (a) List down the factors influencing the economic environment of a business. (CO1, K1)
- Or
- (b) What are the key features of liberalization? (CO1, K1)
12. (a) Express the need for political stability for business. (CO2, K2)
- Or
- (b) Outline the merits of democracy. (CO2, K2)
13. (a) Compare the objectives of fiscal and monetary policy. (CO3, K5)
- Or
- (b) Determine the importance of FDI towards economic growth. (CO3, K5)
14. (a) Construct the differences between innovation and creativity with suitable examples. (CO4, K3)
- Or
- (b) Identify the role technology in enhancing competitive advantage of a business firm. (CO4, K3)
15. (a) Summarize the items that are not patentable in India. (CO5, K2)
- Or
- (b) Explain the effects of global warming. (CO5, K2)

Part C

(5 × 8 = 40)

Answer **all** the questions (not more than 1000 words).

16. (a) What are the key parameters of PESTLE with reference to current context of India? (CO1, K1)
Or
(b) Describe the challenges and prospects of privatization in any industry of your choice with Indian Context. (CO1, K1)
17. (a) Outline the role of Government in regulating and controlling business. (CO2, K2)
Or
(b) Illustrate any two types of political system with its merits and limitations. (CO2, K2)
18. (a) Explain the components of Indian financial System. (CO3, K5)
Or
(b) Measure the impact of inflation on a business unit. (CO3, K5)
19. (a) Discover the role of recent technological advancements in shaping the landscape of business units. (CO4, K3)
Or
(b) Identify the implications of social and cultural factors in business. (CO4, K3)
20. (a) Express the concept of Corporate Social Responsibility of Business and its impact towards society. (CO5, K2)
Or
(b) Summarize the merits and limitations of promoting optimal use of natural resources and sustainability with apt illustrations. (CO5, K2)

R0374

Sub. Code

632103

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

First Semester

Banking and Insurance

PRINCIPLES AND PRACTICE OF BANKING

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the following objective type questions
by choosing the correct option.

1. A bank is called as Scheduled Bank when _____
(CO1, K4)
 - (a) Its business has crossed Rs. 1000 crore mark
 - (b) Its branch network is over 100
 - (c) It is included in the second Schedule of the RBI Act
 - (d) When it complies with all the above three

2. Which of the following institutes does not deliver micro credit?
(CO1, K4)
 - (a) Cooperative Banks
 - (b) Non-Banking Financial Companies
 - (c) Scheduled Commercial Banks
 - (d) Payment Banks

3. Fixed Deposits is otherwise called as (CO2, K4)
- (a) Accrued Deposits
 - (b) Time deposits
 - (c) Recurring Deposits
 - (d) Demand Deposits
4. Loan is a financial arrangement under which an advance is granted by a bank to a borrower on a separate account called (CO2, K4)
- (a) Cash credit account
 - (b) Overdraft account
 - (c) Loan account
 - (d) Discount account
5. The primary relationship between a banker and a customer is _____ (CO3, K5)
- (a) Debtor and Creditor
 - (b) Bailee and Bailor
 - (c) Agency and Principal
 - (d) Trustee and Beneficiary
6. A savings bank account in the sole name of a minor can be opened provided he completes _____ (CO3, K5)
- (a) 10 years of age
 - (b) 12 years of age
 - (c) 18 years of age
 - (d) 21 years of age

7. What is an impersonal Collateral security? (CO4, K6)
- (a) Security in the shape of intangible
 - (b) Collateral security given by third party
 - (c) Guarantee provided for securing the death
 - (d) Collateral security given by the borrower but in the shape of goodwill and trademark
8. Which of the following is a document of the title to the goods? (CO4, K6)
- (a) Bill of entry
 - (b) Letter of credit
 - (c) Bill of lading
 - (d) Certificate of origin
9. A bank finances an agriculturist to buy a tractor. The loan is secured by (CO5, K5)
- (a) Hypothecation of the tractor
 - (b) Mortgage of the tractor
 - (c) Pledge of the tractor
 - (d) Assignment of the tractor
10. Benefits of securitization include all the following except: (CO5, K5)
- (a) Reduced credit risk
 - (b) Generation of income
 - (c) Greater reserve requirements
 - (d) Increased liquidity

Part B

(5 × 5 = 25)

Answer **all** questions not more than 500 words each.

11. (a) Classify the banks and bring out the salient features of each of them. (CO1, K4)

Or

- (b) Examine the importance of Payments Bank. (CO1, K4)

12. (a) Distinguish between a current account and savings bank account. (CO2, K4)

Or

- (b) Examine the traditional services offered by a bank. (CO2, K4)

13. (a) Explain the precautions to be taken by a banker while opening an account for trustees. (CO3, K5)

Or

- (b) Assess the procedure governing the opening of a Joint Account. (CO3, K5)

14. (a) Estimate the attributes of a good security. (CO4, K6)

Or

- (b) Discuss the points to be considered by the banker while lending against real estate. (CO4, K6)

15. (a) Explain: Lien, Pledge, Mortgage and Hypothecation. (CO5, K5)

Or

- (b) Determine the rights of a banker as a pledgee. (CO5, K5)

Part C

(5 × 8 = 40)

Answer **all** questions not more than 1,000 words each.

16. (a) Examine the functions of a Commercial Bank.
(CO1, K4)

Or

- (b) Examine the growth of commercial banking in India during the post nationalization era. (CO1, K4)

17. (a) Examine the KYC guidelines to be adhered by a bank before opening a deposit account. (CO2, K4)

Or

- (b) Examine the principles that guide a banker in granting loans and advances. (CO2, K4)

18. (a) Determine the precautions a banker must take for opening of an account for a Joint Stock Company.
(CO3, K5)

Or

- (b) Explain the precautions to be taken by a banker while opening an account in the name of a minor.
(CO3, K5)

19. (a) Elaborate the advantages and disadvantages of providing advances against corporate securities.
(CO4, K6)

Or

- (b) Discuss the precautions to be taken by the bank while advancing against 'document of title to goods.'
(CO4, K6)

20. (a) Explain the documentation process with respect to retail lending. (CO5, K5)

Or

- (b) Discuss the different types of mortgages. (CO5, K5)
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R0375

Sub. Code

632104

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

First Semester

Banking and Insurance

MANAGERIAL ECONOMICS

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the following objective type questions
by choosing the correct option.

1. Managerial Economics bridges the gap between traditional economic theory and _____ (CO1, K2)
 - (a) Real business practices
 - (b) Modern Economic theory
 - (c) Operational issues
 - (d) Environmental issues

2. The _____ principle involves estimating the impact of decision alternatives on costs and revenues. (CO1, K2)
 - (a) Incremental
 - (b) Opportunity cost
 - (c) Discounting
 - (d) Equi-marginal

3. If the price of a good increases by 10%, and the quantity demanded decreases by 20%, what is the price elasticity of demand? (CO2, K4)
- (a) 0.2 (b) 2.0
(c) 0.5 (d) 1.0
4. What happens to the equilibrium price and quantity when supply decreases while demand remains constant? (CO2, K4)
- (a) Equilibrium price and quantity both increase
(b) Equilibrium price increases, but quantity remains the same
(c) Equilibrium price decreases, but quantity remains the same
(d) Equilibrium price and quantity both decrease
5. At the minimum average cost, a firm can produce the _____ (CO3, K4)
- (a) maximum output
(b) optimum profit
(c) optimum output
(d) minimum output
6. The U shaped average cost curve is due to (CO3, K4)
- (a) advertisement and salesmanship
(b) internal economies and diseconomies of the firm
(c) scientific management of firms
(d) cost minimisation approach

7. Efficient allocation of resources is possible _____ (CO4, K5)
- (a) monopoly
 - (b) perfect competition
 - (c) monopolistic competition
 - (d) duopoly
8. Which of the following is not a characteristic of monopolistic competition? (CO4, K5)
- (a) substantial barriers to entry
 - (b) differentiated products
 - (c) a large number of sellers
 - (d) small firms
9. Turning points in the trade cycle is referred as (CO5, K5)
- (a) Trough and Peak
 - (b) Boom and Recovery
 - (c) Recovery and Recession
 - (d) Recession and Revival
10. Demand pull inflation is caused by _____ (CO5, K5)
- (a) increase in effective demand
 - (b) increase in production costs
 - (c) fall in effective demand
 - (d) increase in aggregate supply

Part B

(5 × 5 = 25)

Answer **all** questions not more than 500 words each.

11. (a) Explain the nature and scope of Managerial Economics. (CO1, K2)

Or

- (b) Illustrate the gap between the theory and practice of Managerial Economics. (CO1, K2)

12. (a) Classify types of price elasticity of demand. (CO2, K4)

Or

- (b) Critically examine the techniques of demand forecasting. (CO2, K4)

13. (a) Examine the cost output relationship in the short run. (CO3, K4)

Or

- (b) Classify the tools of cost control. (CO3, K4)

14. (a) Compare and contrast the perfect and monopolistic competition. (CO4, K5)

Or

- (b) Evaluate the various pricing strategies. (CO4, K5)

15. (a) Explain the different types of inflation. (CO5, K5)

Or

- (b) Explain the importance of choosing appropriate measurement of national income. (CO5, K5)

Part C

(5 × 8 = 40)

Answer **all** questions not more than 1,000 words each.

16. (a) Classify the major economic concepts and their uses in business decision making. (CO1, K2)

Or

- (b) Outline the need for Managerial Economics. (CO1, K2)

17. (a) Examine the law of demand. (CO2, K4)

Or

- (b) Detail the factors determining supply. (CO2, K4)

18. (a) Explain the properties of isoquant curve with respect to production function. (CO3, K4)

Or

- (b) Explain the concept of economies of scale and diseconomies of scale in the context of firm production. (CO3, K4)

19. (a) Illustrate the price and output determination under perfect competition. (CO4, K5)

Or

- (b) Classify the degrees of price discrimination. (CO4, K5)

20. (a) Enumerate the phases of trade cycles. (CO5, K5)

Or

(b) Discuss the causes and methods to control inflation. (CO5, K5)

R0376

Sub. Code

632106

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

First Semester

Banking and Insurance

ACCOUNTING FOR BANKERS

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the following objective questions
by choosing the correct option

1. Revenue is considered as being earned when (CO1, K2)
 - (a) Cash received
 - (b) Production is done
 - (c) Sales effected
 - (d) None of these
2. Dual aspect concepts results in the accounting equation. (CO1, K2)
 - (a) Capital + liabilities = Assets
 - (b) Capital = Assets
 - (c) Revenue = Expense
 - (d) Capital + Profit = Assets + Expenses
3. Trial balance is used to check the accuracy of (CO2, K4)
 - (a) Balance sheet figures
 - (b) P and L a/c figures
 - (c) Ledger account balances
 - (d) Cash flow statement balances

4. Depreciation arises because of (CO2, K4)
- (a) Fall in value of money
 - (b) Fall in Market value of asset
 - (c) Physical wear and dear
 - (d) Rise in value of money
5. Solvency Ratio include (CO3, K4)
- (a) GIP Ratio
 - (b) Fixed assets turnover
 - (c) Capital gearing ratio
 - (d) P/E ratio
6. Cash from operations is the result of (CO3, K4)
- (a) Profit from business activities
 - (b) Cash from business activities and changes in current assets and liabilities
 - (c) Sale of Fixed assets
 - (d) Borrowing from outside sources
7. Marginal cost is (CO4, K4)
- (a) Prime cost
 - (b) Variable cost
 - (c) Works cost
 - (d) Cost of production
8. Contribution is (CO4, K4)
- (a) Excess of sales over total cost
 - (b) Excess of cost of sales over sales
 - (c) Excess of sales over fixed cost
 - (d) Excess of sales over variable cost

9. Provision for income tax is shown in the Bank accounts under the head. (CO5, K5)
- (a) Borrowings
 - (b) Other liabilities
 - (c) Operating Expenses
 - (d) Contingent liabilities
10. Rebate on bills discounted is (CO5, K5)
- (a) An accrued income
 - (b) An item of income
 - (c) A liabilities
 - (d) Income received in advances

Part B (5 × 5 = 25)

Answer **all** the questions not more than 500 words each.

11. (a) Explain the Need for accounting. (CO1, K2)

Or

- (b) Journalise the following translations of Mr. Ravi and sons. (CO1, K2)

2022	Rs.
Jan 1 Business started with Rs.2,50,000 and cash deposited with Bank	1,50,000
3 Purchased machinery on credit from Ragu	50,000
6 Bought furniture from kumar for cash	75,000
12 Goods sold to kalai	15,000
13 Goods returned by kalai	2,000
15 Goods sold for cash	1,00,000

12. (a) Prepare Trial Balance from the following ledger balance for the year ending 31.12.2022.

(CO2, K4)

	Rs.		Rs.
Capital	50,000	Plant and Machinery	80,000
Sales	1,77,000	Purchase	60,000
Returns outward	750	Returns inward	1,000
Stock (1.1.2022)	30,000	Discount (Dr)	350
Discount (Cr)	800	Bank charges	75
		Creditors	25,000
Debtors	45,000	Carriage inwards	750
Salaries	6,800	Carriage outwards	1,200
Wages	10,000	Rent and Rates	10,000
Bad debts provision	525	Cash in hand	900
Advertisement	2,000	Cash at bank	6,000

Or

- (b) A Machine purchased on 1st July 2018 at a cost of Rs.14,000 and Rs.1,000 was spent on its installation. The depreciation is written off at 10% on the original cost every year. The books are closed on 31st December each year. The machine sold for Rs.9,500 on 31st March 2021. Show the machinery account for all the years.

(CO2, K4)

13. (a) Current ratio 2.5; working capital Rs.63,000. Calculate current assets and current liabilities.

(CO3, K4)

Or

- (b) Compute cash from operations from the following.

(CO3, K4)

	Rs.
Net profit for the year 2021-22	80,000
Depreciation written off on Fixed Assets	11,000

Profit on sale of Building	22,000
Loss on sale of Machine	13,000
Increase in current Assets (except cash)	46,000
Increase in current liabilities	29,000

14. (a) Determine the amount of fixed expenses from the following particulars. (CO4, K4)

	Rs.
Sales	2,50,000
Direct Material	80,000
Direct labour	50,000
Variable overheads	20,000
Profit	60,000

Or

- (b) Calculate Break-Even point from the following particulars. (CO4, K4)

	Rs.
Fixed expenses	1,50,000
Variable cost per unit	10
Selling price per unit	15

15. (a) As on 31st December 2015, the books of the Axis bank, include among others, the following balances. (CO5, K5)

	Rs.
Rebate on bills discounted (1.1.2015)	3,20,000
Discount received	46,00,000
Bills discounted and purchased	3,15,47,000

Throughout 2015 the bank's rate for discounting has been 18%.

On investigation and analysis, the average due date for bills discounted and purchased is calculated as 14th February 2016.

Show the calculation of the amount to be credited to the banks profit and Loss A/c under discount earned for the year 2015. Show also the journal entries required to adjust the mentioned accounts.

Or

- (b) Explain the objectives of Accounting standards. (CO5, K5)

Part C (5 × 8 = 40)

Answer **all** the questions, not more than 1000 words each.

16. (a) Explain the various accounting concepts. (CO1, K2)

Or

- (b) Record the following transaction in the personal account of Mohit. (CO1, K2)

2022		Rs.
April 1	Sold goods to Mohit	6,000
5	Cash received from Mohit and allowed him discount	5,800 200
18	Mohit purchased goods	8,000
30	Received cash from Mohit on account	4,500
May 1	Balance from last month b/d	3,500
12	Sold goods to Mohit	12,000
22	Received cash from Mohit and allowed him discount	4,850 150
31	Received cash in full settlement of Mohit A/c	10,250

17. (a) From the following Trail Balance of Thiru, Murali as on 31st March 2022, Prepare Trading and profit and Loss A/c and Balance sheet taking into account the adjustments: (CO2, K4)

Debit Balances	Rs.	Credit Balances	Rs.
Land and Buildings	42,000	Capital	62,000
Machinery	20,000	Sales	98,780
Patents	7,500	Return outwards	500
Stock 1.4.2022	5,760	Sundry creditors	6,300
Sundry debtors	14,500	Bills payable	9,000
Purchases	40,675		
Cash in hand	540		
Cash at bank	2,630		
Return inwards	680		
Wages	8,480		
Fuel and power	4,730		
Carriage on sales	3,200		
Carriage on purchase	2,040		
Salaries	15,000		
General expenses	3,000		
Insurance	600		
Drawings	5,245		
	<u>1,76,580</u>		<u>1,76,580</u>

Adjustments:

- (i) Stock on 31.3.2022 was Rs.6,800
- (ii) Salary outstanding Rs.1,500
- (iii) Insurance prepaid Rs.150
- (iv) Depreciate machinery @ 10% and patents @ 20%
- (v) Create a provision of 2% on debtors for bad debts.

Or

- (b) Machinery was purchased for Rs.60,000 on 1.1.2018 on 1.1.2019 another machine was purchased for Rs.1,20,000. on 1.7.2020 one more machine was purchased Rs.60,000 (including the cost of installation of Rs.3,000) by disposing off the machinery which was purchased on 1.1.2018 for Rs.21,000 on 1.4.2021, another machinery was purchased for Rs.1,50,000 by disposing off the machinery which was purchased on 1.1.2019 for Rs.1,05,000. show the machinery account upto 31.12.2021 assuming that the rate of depreciation was @ 10% on diminishing balance method.

(CO2, K4)

18. (a) Following ratios are related to the trading activities of ABC Ltd. (CO3, K4)

Debtor's velocity	3 months
Stock velocity	8 months
Creditor velocity	2 months
Gross profit ratio	25%

Gross profit for the year ended 31st December, 2019 amounts to Rs.40,000 closing stock of the year is Rs.10,000 above the opening stock. Bills receivable amount to Rs.25,000 and Bills payable to Rs.10,000. Find out : (i) Sales (ii) Sundry debtors (iii) Closing stock (iv) Sundry creditors

Or

- (b) The Comparative Balance sheet of Mr. Vijay for the cost two years were as follows. (CO3, K4)

Liabilities	2017	2018	Assets	2017	2018
Loan from wife	-	20,000	Cash	11,000	15,000
Bills payable	12,000	8,000	Debtors	40,000	35,000
Capital	66,000	60,000	Stock	25,000	30,000
Creditors	25,000	52,000	Machinery	20,000	14,000
Loan from bank	<u>43,000</u>	<u>34,000</u>	Land and Buildings	<u>50,000</u>	<u>80,000</u>
	<u>1,46,000</u>	<u>1,74,000</u>		<u>1,46,000</u>	<u>1,74,000</u>

Additional Information

- (i) Net loss for the year 2018 amounted to Rs.13,000
- (ii) During the year a machine costing Rs.5,000 (accumulated depreciation Rs.2,000) was sold for Rs.2,500. The provision for depreciation against machinery as on 31.12.2017 was Rs.6,000 and on 31.12.2018 Rs.7,000.

From the above information, prepare cash flow statement.

19. (a) Distinguish between Marginal costing and Absorption costing. (CO4, K4)

Or

- (b) TKS Ltd, a multi-product company, furnishes you the following data relating to the year 2022. (CO4, K4)

	Fist Half of the year Rs.	Second Half of the Year Rs.
Sales	45,000	50,000
Total cost	40,000	43,000

Assuming that there is no change in prices and variable costs and that the fixed expenses are incurred equally in the two half year periods calculate for the year 2022.

- (i) The profit volume ratio
 - (ii) Fixed expenses
 - (iii) Break-even sales
 - (iv) Percentage of Margin of safety.
20. (a) From the following information, prepare profit and Loss Account of Yes Bank for the year ended on 31st December 2022. (CO5, K5)

	(Rs. in thousands)
Interest on Loans	2,590
Interest on fixed deposits	2,750
Rebate on bills discounted	490
Commission	82
Establishment	540
Discount on bills discounted (Net)	1,460
Interest on cash credits	2,230
Interest on current accounts	420
Rent and taxes	180
Interest on overdrafts	1,540

Director's fees	30
Auditor's fee	12
Interest on savings bank deposit	680
Postage and telegrams	14
Printing and stationery	29
Sundry charges	17

Bad debts to be written off amounted Rs.4,00,000.
Provision for taxation may be made @ 55%.

Or

- (b) Explain briefly any Five Accounting standards.
(CO5, K5)

R0377

Sub. Code

632301

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

Third Semester

Banking and Insurance

METHODS OF BUSINESS RESEARCH

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the following objective type questions
by choosing the correct option.

1. Research is only ————— enquiry into the system of knowledge to disapprove or approve or to arrive at new conclusions for the betterment of the existing system.
(CO1, K1)
(a) Systematic (b) Computerized
(c) General (d) None of these

2. ————— research is a fact-finding investigation.
(CO1, K1)
(a) Formulative (b) Causal
(c) Descriptive (d) None of these

3. What is research design? (CO2, K1)
- (a) framework for the collection, measurement, and analysis of data
 - (b) a "blueprint" for empirical research
 - (c) it is a conceptual structure within which research is conducted
 - (d) all of the above
4. Formulation of hypothesis may NOT be required in (CO2, K1)
- (a) Survey method
 - (b) Historical studies
 - (c) Normative studies
 - (d) Experimental studies
5. Which method of data collection involves asking open-ended questions to gather in-depth information from participants? (CO3, K1)
- (a) Survey
 - (b) Questionnaire
 - (c) Interview
 - (d) Experiment
6. When a researcher collects data by manipulating variables and observing their effects, what method is being used? (CO3, K1)
- (a) Survey
 - (b) Experiment
 - (c) Case study
 - (d) Content analysis

7. Which measure of central tendency is least affected by outliers? (CO4, K1)
- (a) Mean
 - (b) Median
 - (c) Mode
 - (d) All are equally affected
8. If the mean of a data set is greater than the median, what can you conclude about the data? (CO4, K1)
- (a) The data is skewed to the right (positively skewed).
 - (b) The data is symmetric
 - (c) The data is skewed to the left (negatively skewed).
 - (d) No conclusion can be drawn based on mean and median
9. In a formal report, how are sources typically cited within the text? (CO5, K1)
- (a) Parenthetical citations (e.g., Smith, 2021)
 - (b) Footnotes at the bottom of each page
 - (c) Endnotes at the end of the report
 - (d) No citations are needed in a report
10. What is the primary purpose of a report? (CO5, K1)
- (a) To entertain the reader
 - (b) To persuade the reader
 - (c) To inform and convey information
 - (d) To summarize a novel

Part B

(5 × 5 = 25)

Answer **all** questions not more than 500 words each.

11. (a) Distinguish between the qualitative and quantitative research methods. Provide examples of research questions where each method would be more suitable. (CO1, K4)

Or

- (b) Explain the qualities of the researcher. (CO1, K5)

12. (a) What are some common sampling errors, and how can researchers minimize them? (CO2, K6)

Or

- (b) Explain research hypothesis and why is it important in business research? Provide an example of a research hypothesis related to market research. (CO2, K5)

13. (a) Determine the concept of validity and reliability in data collection. Why are these two factors critical in ensuring the quality of research outcomes? (CO3, K5)

Or

- (b) Explain the concept of a Likert scale in questionnaire design. How can it be effectively used to gather data on attitudes and opinions? (CO3, K5)

14. (a) Discuss the steps involved in the data analysis process for a quantitative research study. Include the types of statistical techniques commonly used, (CO4, K6)

Or

- (b) Elaborate the Chi-square test. (CO4, K6)

15. (a) Discuss the potential consequences of not properly citing your sources in a research paper, including issues related to plagiarism. (CO5, K6)

Or

- (b) Point out the benefits of diagrammatic presentation in a research report. (CO5, K5)

Part C (5 × 8 = 40)

Answer **all** the questions not more than 1,000 words each.

16. (a) Explain different steps involved in the research process. (CO1, K5)

Or

- (b) Explain the differences between basic research and applied research. Provide examples of each type and their significance. (CO1, K5)

17. (a) Discuss the features and important concepts relating to research design. (CO2, K6)

Or

- (b) Elaborate the various methods of sampling. (CO2, K6)

18. (a) Explain the concept of external validity in research. How can researchers enhance the external validity of their findings, particularly in the context of business research? (CO3, K5)

Or

- (b) Elaborate the concept of scaling. Explain frequently used scaling techniques in social science. (CO3, K6)

19. (a) Explain the concept of descriptive statistics in data analysis. How are measures such as mean, median, and mode used to summarize data? (CO4, K5)

Or

- (b) Examine the need for proper editing, coding, classification and tabulation of data. (CO4, K6)

20. (a) Evaluate the steps involved in drafting a report. (CO5, K5)

Or

- (b) Explain the components of a research report and essential requirements for the research report. (CO5, K5)

R0378

Sub. Code

632302

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

Third Semester

Banking and Insurance

RISK MANAGEMENT IN BANKING AND INSURANCE

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the following objective type questions
by choosing the correct option.

1. The possibility that actual outcome may differ from predicted outcome is known as _____. (CO1, K1)
(a) Risk (b) Uncertainty
(c) Peril (d) Hazards
2. Risk Management can be done by _____. (CO1, K1)
(a) Insurance (b) Hedging
(c) Derivatives (d) All of the above
3. Which of the following risks arise from people and process of the institution? (CO2, K1)
(a) Strategic risk
(b) Operational risk
(c) Financial risk
(d) Compliance risk

4. The foundation for risk management is provided by _____ (CO2, K2)
- (a) Risk control
 - (b) Risk Analysis
 - (c) Risk Identification
 - (d) Risk retention
5. _____ is the right to buy or sell an underlying asset. (CO3, K2)
- (a) Forward (b) Swaps
 - (c) Options (d) Futures
6. Exchanging of cash flows or liabilities from two different financial instruments is known as _____ (CO3, K1)
- (a) Forward (b) Swaps
 - (c) Options (d) Futures
7. _____ refers to risk created by the changing value of currencies and interest rates. (CO4, K2)
- (a) Market risk
 - (b) Financial risk
 - (c) Operational risk
 - (d) Enterprise risk
8. If a business is temporarily closed because of a burglary, the loss of business income will _____ (CO4, K2)
- (a) Be fully covered through insurance
 - (b) Not be covered through insurance
 - (c) Be partially covered through insurance
 - (d) None of the above
9. _____ refers to measures that reduce the severity of a loss after a loss occurs. (CO5, K1)
- (a) Loss Exposure (b) Loss Control
 - (c) Loss reduction (d) Loss ratio

10. If a firm is aware of the loss exposure, then it refers to _____ (CO5, K1)
- (a) Loss ratio
 - (b) Active risk retention
 - (c) Passive risk retention
 - (d) Loss control

Part B (5 × 5 = 25)

Answer **all** questions not more than 500 words each.

11. (a) Show the relationship between uncertainty and risk. (CO1, K3)
- Or
- (b) Identify various sources of risk. (CO1, K4)
12. (a) Discuss the importance of proper ALM in banks. (CO2, K2)
- Or
- (b) Decode the process of measurement of credit risk. (CO2, K2)
13. (a) Distinguish between forward and future contracts. (CO3, K4)
- Or
- (b) Explain the role of Clearing Corporation of India. (CO3, K6)
14. (a) Indicate the various direct and indirect losses in insurance risk management. (CO4, K2)
- Or
- (b) Illustrate how risk can be assessed in insurance. (CO4, K3)
15. (a) Summarise the risk retention techniques in insurance. (CO5, K6)
- Or
- (b) Formulate any two strategies for prevention of loss in insurance. (CO5, K6)

Part C

(5 × 8 = 40)

Answer **all** questions not more than 1,000 words each.

16. (a) Examine the benefits and nature of risk management. (CO1, K4)

Or

- (b) Categorise the types of risks faced by banks. (CO1, K6)

17. (a) Design a framework for risk exposure analysis in a bank. (CO2, K6)

Or

- (b) Explain Capital Adequacy norms of banks in India. (CO2, K6)

18. (a) Appraise the guidelines of the RBI relating to risk management in banks. (CO3, K5)

Or

- (b) Summarise the features of credit derivatives. (CO3, K6)

19. (a) Describe the mechanism of potential risk identification in insurance. (CO4, K2)

Or

- (b) What is risk profiling? Justify its need in insurance. (CO4, K5)

20. (a) How do Indian insurance companies manage risk? (CO5, K6)

Or

- (b) Develop a risk management policy suitable for a private insurer. (CO5, K6)

R0379

Sub. Code

632303

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

Third Semester

Banking and Insurance

BANK CREDIT MANAGEMENT

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the following objective questions
by choosing the correct answer.

1. Name the important function of a bank which distinguishes banks from the non-banking institution
(CO1, K1)
 - (a) accepting deposit
 - (b) lending money
 - (c) creation of credit
 - (d) agency service

2. Which of the following factors can negatively affect CIBIL score?
(CO1, K1)
 - (a) Timely payment of bills and loans
 - (b) Maintaining a low credit card balance
 - (c) Closing old credit accounts
 - (d) Defaulting on loan payments

3. A _____ is given by the bank on behalf of the applicant to cover a payment obligation to a third party. (CO2, K1)
- (a) bank guarantee
 - (b) bank credit
 - (c) bank assurance
 - (d) bank policy
4. Why do banks and financial institutions engage in consortium lending? (CO2, K1)
- (a) To increase their own risk exposure
 - (b) To simplify the leading process
 - (c) To share the risk of large loan exposures
 - (d) To offer exclusive lending services to select clients
5. _____ is a project whose cash flows are not affected by the acceptance or rejection of other projects. (CO3, K1)
- (a) Risk-free project
 - (b) Low-cost project
 - (c) Independent project
 - (d) None of the above
6. What should be the criteria of selection when choosing among mutually exclusive projects? (CO3, K1)
- (a) Selecting a project with a lower cost of capital
 - (b) Selecting a project with the quickest payback
 - (c) Selecting a project with the longest payback
 - (d) Selecting a project with the highest net present value

7. The _____ stamp papers, if used, should bear the date, prior to its execution and also the date should not be earlier than six months. (CO4, K1)
- (a) Judicial
 - (b) Non legal
 - (c) Legal
 - (d) Non Judicial
8. _____ stamps applicable on the instruments including Demand Promissory Note, Usance Bill of Exchange, Bill of lading, Letter of Credit, Share Transfer Form, Insurance Policy, Money Receipts, the stamp duty will remain the same throughout India. (CO4, K1)
- (a) State
 - (b) Local
 - (c) Central Government
 - (d) Panchayat
9. A non-performing asset is _____ (CO5, K1)
- (a) Less performing
 - (b) An asset that ceases to generate income
 - (c) Cash balance is nil
 - (d) Cash balance with RBI
10. What is the main objective of the SARFAESI Act in India? (CO5, K1)
- (a) To regulate the interest rates charged by banks and financial institutions
 - (b) To facilitate the resolution of non-performing assets in the banking sector
 - (c) To establish guidelines for the issuance of new banking licenses
 - (d) To protect the rights of borrowers against foreclosure by banks

Part B

(5 × 5 = 25)

Answer **all** the questions not more than 500 words each.

11. (a) Outline the significance of capital adequacy ratio in banks. (CO1, K2)

Or

- (b) Explain the 6C's of credit rating. (CO1, K2)

12. (a) Interpret the meaning of letter of credit. Give an overview of the different forms of letter of credit. (CO2, K5)

Or

- (b) Explain the term 'Bank Guarantee'. What are its types? (CO2, K5)

13. (a) Identify the parameters of technological appraisal. (CO3, K3)

Or

- (b) Identify the meaning and uses of ratio analysis. (CO3, K3)

14. (a) Discuss the different types of documents used for loan processing. (CO4, K6)

Or

- (b) Elaborate the need and importance of loan documentation. (CO4, K6)

15. (a) Describe the role of Lok Adalat in recovery management. (CO5, K1)

Or

- (b) What is a non performing asset? Explain its types. (CO5, K1)

Part C

(5 × 8 = 40)

Answer **all** the questions not more than 1,000 words each.

16. (a) Explain the principles of lending in detail.
(CO1, K2)

Or

- (b) Summarise the marketing strategies of bank credit.
(CO1, K2)

17. (a) Evaluate the benefits of non-fund based credit to the banks.
(CO2, K5)

Or

- (b) Explain the advantages and limitations of letter of credit.
(CO2, K5)

18. (a) Identify the various methods of assessment of working capital.
(CO3, K3)

Or

- (b) Construct the process of commercial appraisal by banks.
(CO3, K3)

19. (a) Elaborate the usage of any two documents in loan processing of a bank.
(CO4, K6)

Or

- (b) Discuss the stamping norms in detail. (CO4, K6)

20. (a) List the factors that lead to NPAs. How it can be prevented? (CO5, K1)

Or

- (b) Describe the concept and objectives of corporate debt restructuring with an example. (CO5, K1)
-

R0380

Sub. Code

632304

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

Third Semester

Banking and Insurance

**PRINCIPLES AND PRACTICE OF NON-LIFE
INSURANCE**

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the following objective questions by choosing the correct option.

1. When the same risk and subject matter is insured with more than one insurer is called as _____.(CO1, K2)
 - (a) Double insurance
 - (b) Over insurance
 - (c) Reinsurance
 - (d) External insurance

2. The first company transacted insurance business was _____(CO1, K2)
 - (a) LIC
 - (b) GIC
 - (c) Indian Mercantile Insurance Company
 - (d) Oriental Insurance Company

3. Insurance contract is approved by _____. (CO2, K4)
 - (a) The Indian Contract Act
 - (b) Indian Factory Act
 - (c) Indian Companies Act
 - (d) The Indian Finance Act

4. The Insurer who grants a guarantee from the direct insurer is called as _____. (CO2, K4)
(a) Direct Insurer (b) Ceding Insurer
(c) Re-Insurer (d) Double Insurer
5. If the subject matter of insurance is the ship, the marine insurance is called _____. (CO3, K2)
(a) Cargo insurance (b) Hull insurance
(c) Freight insurance (d) Voyage insurance
6. General Insurance Corporation was established during the year _____. (CO3, K2)
(a) 1972 (b) 1955
(c) 1956 (d) 1971
7. General Insurance Business was nationalized under _____. (CO4, K4)
(a) General Insurance Business Nationalisation Act, 1971
(b) General Insurance Business Nationalisation Act, 1972
(c) General Insurance Business Nationalisation Act, 1973
(d) General Insurance Business Nationalisation Act, 1974
8. The term Assurance refers to _____. (CO4, K4)
(a) Life Insurance Business
(b) Marine Insurance Business
(c) Fire Insurance Business
(d) Motor Vehicle Business
9. Under which scheme, the government provides insurance coverage and financial support to farmers in case there is crop failure? (CO5, K2)
(a) PMFBY (b) DBT
(c) PMJDY (d) PMSBY

10. Which type of business is most likely to require neon sign insurance coverage? (CO5, K2)
- (a) Online retail stores
 - (b) IT consulting firms
 - (c) Public libraries
 - (d) Restaurants

Part B (5 × 5 = 25)

Answer **all** the questions not more than 500 words each.

11. (a) Explain the non-insurance methods that can be used to deal with risk. (CO1, K2)
- Or
- (b) Summarise the reasons for low insurance penetration in India. (CO1, K2)
12. (a) Examine the uses of insurance certificates. (CO2, K4)
- Or
- (b) Examine the principal rules of construction policy. (CO2, K4)
13. (a) Outline the different types of fire insurance policies. (CO3, K2)
- Or
- (b) Explain the various types of risks covered under cargo insurance. (CO3, K2)
14. (a) Examine the scope of motor insurance. (CO4, K4)
- Or
- (b) Examine the significance of health insurance for policy holders. (CO4, K4)
15. (a) Summarise the scope of rural insurance in India. (CO5, K2)
- Or
- (b) Explain the features of bankers' indemnity insurance. (CO5, K2)

Part C

(5 × 8 = 40)

Answer **all** the questions not more than 1000 words each.

16. (a) Outline the powers and functions of IRDA.(CO1, K2)

Or

- (b) Illustrate the structure of Indian general insurance market. (CO1, K2)

17. (a) Examine the essentials of a valid insurance contract. (CO2, K4)

Or

- (b) Examine the claim settlement process of a general insurance. (CO2, K4)

18. (a) Summarize the principles and types of marine insurance. (CO3, K2)

Or

- (b) Outline the general conditions of fire insurance. (CO3, K2)

19. (a) Examine the different types of motor insurance policies. (CO4, K4)

Or

- (b) Compare the covers provided under liability insurance with covers provided under personal accident insurance. (CO4, K4)

20. (a) Outline the meaning, features, benefits and coverage of Burglary and Housebreaking Insurance in detail. (CO5, K2)

Or

- (b) Explain any five miscellaneous insurances in brief. (CO5, K2)

R0381

Sub. Code

632305

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

Third Semester

Banking and Insurance

DIGITAL BANKING SERVICES

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer the following objective type questions by choosing the correct option.

1. Which of the following is an example of a digital banking tool? (CO1, K1)
(a) Credit Card (b) Cash
(c) Cheque (d) Piggy Bank
2. Linking bank account to a mobile application is known as _____ (CO1, K2)
(a) Internet Banking (b) Unified Payment Interface
(c) Card Payment (d) Kiosks
3. Which one of the following links all the ATMs in India? (CO2, K2)
(a) Indian Banks Association
(b) NSDL
(c) NPCI
(d) RBI

4. Availing banking services through the bank's website is known as (CO2, K1)
(a) Digital banking (b) Mobile banking
(c) Internet banking (d) Contactless banking
5. Instant (24×7) interbank electronic fund transfer service through mobile phones is done through _____ (CO3, K2)
(a) NEFT (b) RTGS
(c) IMPS (d) None of the above
6. SBI Buddy is _____ (CO3, K1)
(a) App banking tool (b) IVR
(c) Mobile wallet (d) USSD
7. Which of the following is an International Money Transfer channel? (CO4, K1)
(a) NEFT (b) IMPS
(c) RTGS (d) SWIFT
8. Rupay is launched by _____ in 2014. (CO4, K2)
(a) RBI (b) NPCI
(c) NSDL (d) Ministry of Finance
9. Which of the following is used to authorize and verify the user's identity? (CO5, K1)
(a) QR Code (b) IFSC
(c) Kisoks (d) OTP
10. If a faker obtains the Aadhar number of an individual, then it is known as _____ (CO5, K2)
(a) Cyber theft (b) Identify Theft
(c) Operational risk (d) None of the above

Part B

(5 × 5 = 25)

Answer **all** questions not more than 500 words each.

11. (a) Discuss the features of core banking system. (CO1, K2)

Or

- (b) Explain the use of AI in banking. (CO1, K2)

12. (a) Examine the benefits of prepaid instruments. (CO2, K3)

Or

- (b) Predict the futuristic trends in IOT enabled banking. (CO2, K3)

13. (a) Describe the advantages of m-wallets. (CO3, K1)

Or

- (b) How does cash deposit machine work? (CO4, K1)

14. (a) Differentiate ECS (Credit) from ECS (Debit.) (CO4, K4)

Or

- (b) Appraise the role of INFINET. (CO4, K4)

15. (a) Ascertain the operational risks in digital banking. (CO5, K5)

Or

- (b) Point out the issues of data integrity in digital banking. (CO5, K4)

Part C

(5 × 8 = 40)

Answer **all** questions not more than 1000 words each.

16. (a) Outline the marketing strategies adopted in digital banking. (CO1, K1)

Or

- (b) Present the progress of digital banking in India. (CO1, K1)

17. (a) Discover the models of internet banking. (CO2, K3)

Or

- (b) Assess the benefits of digital banking. (CO2, K3)

18. (a) Compare the different categories of access channels in mobile banking. (CO3, K4)

Or

- (b) Analyse the regulatory framework meant for mobile banking. (CO3, K4)

19. (a) Compare the features of NEFT, RTGS, IMPS and SWIFT. (CO4, K5)

Or

- (b) Explain the role of NPCI in Digital Banking. (CO4, K5)

20. (a) Compile the risks faced by customers while using ATM and Mobile banking. (CO5, K6)

Or

- (b) Propose any five strategies to be adopted by customers for managing security and privacy issues arising out of digital banking. (CO5, K3)

R0382

Sub. Code

632E01

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2023

Third Semester

Banking and Insurance

Elective: HEALTH INSURANCE

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the objective questions by choosing the correct option.

1. Which of the following is the best definition of the term “health insurance premium”? (CO1, K2)
 - (a) A bonus one get at the end of the insurance period if you stay covered
 - (b) A bonus one get at the end of the calendar year if you stay covered
 - (c) The amount health insurance companies charge each month for coverage
 - (d) The best type of health insurance you can buy

2. What is the primary role of a Third Party Administrator (TPA) in the context of health insurance? (CO1, K2)
 - (a) Selling insurance policies to customers
 - (b) Managing the finances of the insurance company
 - (c) Processing and facilitating health insurance claims
 - (d) Regulating the healthcare industry

3. Which year the National Rural Health Mission (NRHM) was launched in India? (CO2, K2)
- (a) 2003 (b) 2005
- (c) 2008 (d) 2012
4. Which one of the following is not part of the sources of healthcare funds? (CO2, K2)
- (a) Venture Capitalists
- (b) Government
- (c) International Agencies
- (d) Social/Development Organizations
5. _____ covers expenses related to accidents or illness. (CO3, K4)
- (a) Health Insurance
- (b) Medical Insurance
- (c) Habilitation Insurance
- (d) Life Insurance
6. Which one of the following is not part of the clauses of health insurance? (CO3, K4)
- (a) Cost of the Plan
- (b) Coverage of Illness
- (c) Restrictions on Expenses
- (d) Warranty period

7. Transfer of rights and remedies of the insured after indemnity has been effected is called _____
(CO4, K4)
- (a) Insurable Interest
 - (b) Subrogation
 - (c) Technology-Formalization
 - (d) Proximate Clause
8. What factors are typically considered when pricing health insurance policies? (CO4, K4)
- (a) Only the age and gender of the insured individual
 - (b) Only the individual's current health status
 - (c) A variety of factors, including age, gender, health history, location, and coverage options
 - (d) The insurance company's profitability goals
9. Any information which is misleading or inaccurate in the health insurance policy is considered as _____
(CO5, K2)
- (a) Opportunity Fraud
 - (b) Duplication Fraud
 - (c) Consideration Fraud
 - (d) Internal Fraud
10. Which one of the following organization frames regulations for health insurance in India? (CO5, K2)
- (a) IRDA
 - (b) RBI
 - (c) SEBI
 - (d) IFMR

Part B

(5 × 5 = 25)

Answer **all** the questions (not more than 500 words each)

11. (a) Outline the importance of health insurance.
(CO1, K2)

Or

- (b) Express the meaning of 'Third Party' in health insurance.
(CO1, K2)

12. (a) Outline the significance of NRHM in the present scenario.
(CO2, K2)

Or

- (b) Explain the sources of funds for health care.
(CO2, K2)

13. (a) Explain the need and importance of specialized health insurance products.
(CO3, K4)

Or

- (b) Generate the contents of a health insurance proposal form.
(CO3, K4)

14. (a) Categorize the data elements for the need of health insurance.
(CO4, K4)

Or

- (b) Examine the cashless facility for planned hospitalization and emergency hospitalization.
(CO4, K4)

15. (a) Explain the types of risks involved in health insurance. (CO5, K2)

Or

- (b) Illustrate the techniques for overcoming fraudulent activities in health insurance by consumers. (CO5, K5)

Part C (5 × 8 = 40)

Answer **all** the questions not more than 1000 words each.

16. (a) Summarize the evolution and current practices of health insurance in India. (CO1, K2)

Or

- (b) Outline the challenges and opportunities in developing an effective health care infrastructure in India. (CO1, K2)

17. (a) Explain the service quality aspects of Rural Health and highlight its current trends in India. (CO2, K2)

Or

- (b) Express the key aspects of Health Financing and its significance. (CO2, K2)

18. (a) Examine the features of any two types of health insurance policies available in India. (CO3, K4)

Or

- (b) Distinguish between the group and individual policies for health insurance RA. (CO3, K4)

19. (a) Examine the fundamental elements of pricing of insurance and highlight the current practices in the market. (CO4, K4)

Or

- (b) Generate the claim settlement process of health insurance in sequential order. (CO4, K4)

20. (a) Outline the consumer frauds in the healthcare segment domain with apt illustration. (CO5, K2)

Or

- (b) Classify the various kinds of risks in health insurance in India. (CO5, K2)
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