

R1117

Sub. Code

632201

M.B.A. DEGREE EXAMINATION, APRIL – 2024

Second Semester

Banking and Insurance

INDIAN FINANCIAL SYSTEM

(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. The entire Financial System is controlled by (CO1, K2)
 - (a) RBI
 - (b) SEBI
 - (c) Both (a) and (b)
 - (d) None of these

2. Financial Institutions operate in (CO1, K2)
 - (a) Money Market
 - (b) Capital Market
 - (c) Both Money and Capital Market
 - (d) None of these

3. Capital Market is a Market for _____ term funds. (CO2, K2)
- (a) Short
 - (b) Medium
 - (c) Long
 - (d) None of these
4. The headquarters of the National Stock Exchange is situated in _____. (CO2, K2)
- (a) Mumbai
 - (b) Kolkata
 - (c) Chennai
 - (d) Delhi
5. The Primary tool used by central banks to regulate the money supply is _____. (CO3, K4)
- (a) Discount rate
 - (b) Reserve requirements
 - (c) Open Market Operations
 - (d) Quantitative easing
6. What does the 'C' stand for in the CAMEL rating system? (CO3, K4)
- (a) Capital Adequacy
 - (b) Customer satisfaction
 - (c) Credit Risk
 - (d) Compliance

7. Commercial Papers are issued to finance _____.
(CO4, K5)
- (a) Working capital needs
 - (b) Fixed capital needs
 - (c) Projects
 - (d) None of these
8. Who acts as an intermediary in the issuance of GDRs?
(CO4, K5)
- (a) Domestic stock exchanges
 - (b) International banks
 - (c) Government Agencies
 - (d) Foreign investors
9. What type of financial service involves trading currencies, commodities, and derivatives in the global market?
(CO5, K4)
- (a) Retail banking
 - (b) Investment banking
 - (c) Forex trading
 - (d) Asset Management
10. _____ regulates the mutual fund industry in India.
(CO5, K4)
- (a) Reserve Bank of India
 - (b) Association of Mutual Fund in India
 - (c) Securities Exchange Board of India
 - (d) State bank of India

Part B

(5 × 5 = 25)

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

11. (a) Outline the significance of Indian Financial system.
(CO1, K2)

Or

- (b) Classify the various financial instruments dealt in the financial market.
(CO1, K2)

12. (a) Distinguish between money market and capital market.
(CO2, K2)

Or

- (b) Examine the objectives of stock exchanges.
(CO2, K2)

13. (a) Classify the various instruments of Monetary Policy.
(CO3, K4)

Or

- (b) Assess the duties and responsibilities of IRDA.
(CO3, K4)

14. (a) Outline the features of Bonds.
(CO4, K5)

Or

- (b) Classify the different types of derivatives. (CO4, K5)

15. (a) Compare the Hire purchase financing with lease financing.
(CO5, K4)

Or

- (b) Determine the features of credit card. (CO5, K4)

Part C

(5 × 8 = 40)

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

16. (a) Outline a structure of Indian Financial Institution.
(CO1, K2)

Or

- (b) Explain the effects of international financial crisis on Indian financial system. (CO1, K2)
17. (a) Discuss the need and importance of capital market.
(CO2, K2)

Or

- (b) Examine the working of various stock exchanges in India. (CO2, K2)
18. (a) Explain the various function of RBI. (CO3, K4)

Or

- (b) Evaluate the role of SEBI to protect the interests of the investors. (CO3, K4)
19. (a) Explain the different types shares. (CO4, K5)

Or

- (b) Outline the advantages and disadvantages of utilizing ECB's as sources of finance for Indian businesses. (CO4, K5)

20. (a) Critically examine the services offered by credit rating agencies to the investors and to the companies. (CO5, K4)

Or

- (b) Explain the role played by specialized financial institutions in financing venture capital projects. (CO5, K4)
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R1118

Sub. Code

632202

M.B.A. DEGREE EXAMINATION, APRIL – 2024

Second Semester

Banking and Insurance

LEGAL AND REGULATORY ASPECTS OF BANKING

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

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

1. The Reserve Bank of India was established in _____.
(CO1, K4)
(a) April 1, 1935 (b) July 12, 1982
(c) May 26, 2006 (d) September 30, 2005
2. Which of the following is not a regulatory institution in banking?
(CO1, K4)
(a) RBI (b) CIBIL
(c) SEBI (d) IRDA
3. Which of the following is a subsidiaries of RBI? (CO2, K4)
(a) National housing bank
(b) ICICI
(c) SBI
(d) SIDBI
4. The framework for establishing good corporate governance and accountability was originally set up by _____.
(CO2, K4)
(a) Nestle committee
(b) Rowntree committee
(c) Cadbury committee
(d) Thornton committee

Part B

(5 × 5 = 25)

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

11. (a) Interpret the constitution of Banks. (CO1, K4)

Or

- (b) Write a short note on Financial sector development council. (CO1, K4)

12. (a) Narrate the licensing procedure of banking companies. (CO2, K4)

Or

- (b) Point out the provisions relating to appointment of additional directors. (CO2, K4)

13. (a) “RBI’s power to regulate interest rate” – Justify. (CO3, K4)

Or

- (b) State the regulations relating to maintenance of liquid assets. (CO3, K4)

14. (a) Explain ‘Cheque Truncation system’. (CO4, K2)

Or

- (b) Outline the liabilities of paying banker. (CO4, K2)

15. (a) Assess the objectives of law of limitation. (CO5, K5)

Or

- (b) Explain ‘The Legal Services Authorities Act, 1987’. (CO5, K5)

Part C

(5 × 8 = 40)

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

16. (a) Categorize the role of Reserve Bank of India as central bank and regulator of banks. (CO1, K4)

Or

- (b) Examine the financial sector legislative reforms. (CO1, K4)

17. (a) Interpret the circumstances leading to mergers and acquisition of banks. (CO2, K4)

Or

- (b) Interpret the mechanism of corporate governance. (CO2, K4)

18. (a) Summarize the power of RBI in regulation of money market instruments. (CO3, K4)

Or

- (b) Elucidate the procedure to file a complaint with Reserve Bank of India Ombudsmen (RBIO). (CO3, K4)

19. (a) Explain the rights of a banker. (CO4, K2)

Or

- (b) Outline the statutory protection of the collecting banker. (CO4, K2)

20. (a) Evaluate the provisions relating to securitization and reconstruction of financial assets and enforcement of security internet act, 2002. (CO5, K5)

Or

- (b) Assess the enforcement of prevention of money laundering act, 2002. (CO5, K5)

R1119

Sub. Code

632203

M.B.A. DEGREE EXAMINATION, APRIL 2024

Second Semester

Banking and Insurance

FOREIGN EXCHANGE AND TRADE FINANCE

(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 major players in the foreign exchange market are
(CO1, K3)
 - (a) Commercial banks
 - (b) Corporates
 - (c) Exchange of brokers
 - (d) RBI and the Central Government

2. An authorized person under FEMA does not include
(CO1, K3)
 - (a) an authorized dealers
 - (b) an authorized money changer
 - (c) an off-shore banking unit
 - (d) an exchange broker

3. The difference between the Spot rate and the forward rate is known as. (CO2, K2)
- (a) Forward margin or swap points
 - (b) Marginal difference
 - (c) Bank margin
 - (d) Market margin
4. In foreign exchange markets, 'American Quotation' refers to (CO2, K2)
- (a) quotation by a US-based bank
 - (b) quotation in New York foreign exchange market
 - (c) quotation in which the value of foreign currency is expressed per US dollar
 - (d) quotation in which the value of US dollar is expressed per unit of foreign currency
5. A swap deal is executed by (CO3, K4)
- (a) Setting the difference in the rates
 - (b) Actual delivery of currencies
 - (c) Entering into another swap deal
 - (d) none of the above
6. If a dealer wants to avoid exchange risk, he should (CO3, K4)
- (a) Keep the position in each currency square
 - (b) Keep the overall position in all currencies put to gather square
 - (c) Keep overbought position in strong currencies
 - (d) Keep moderate position in all currencies

7. Pre-shipment credit foreign currency is allowed at
————— related interest rates (CO4, K4)
- (a) LIBOR
 - (b) SIBOR
 - (c) EURIBOR
 - (d) MIBOR
8. The responsibility of an accepting bank in a letter of credit is to (CO4, K4)
- (a) Accept bills drawn under the credit
 - (b) Pay bills drawn under the credit
 - (c) Accept and pay bills drawn under the credit
 - (d) Accept the bill and get the payment from the issuing bank.
9. EXIM bank lending to foreign governments takes the form of (CO5, K4)
- (a) Soft loans
 - (b) Commercial loan
 - (c) Lines of credit
 - (d) Relending facility
10. The standard policy of ECGC is issued to (CO5, K4)
- (a) On whole turnover basis for 24 months
 - (b) On whole turnover basis for 12 months
 - (c) Against each consignment separately
 - (d) On monthly basis

Part B

(5 × 5 = 25)

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

11. (a) Discover the need for foreign exchange. (CO1, K3)

Or

- (b) Identify the objectives of foreign exchange management act. (CO1, K3)

12. (a) Outline the Salient features of a well developed foreign exchange market. (CO2, K2)

Or

- (b) Classify the different types of forward exchange contracts. (CO2, K2)

13. (a) Distinguish between exchange position and cash position in foreign exchange dealings by banks. (CO3, K4)

Or

- (b) Classify the various types of currency risk. (CO3, K4)

14. (a) Examine the importance of post – shipment credit. (CO4, K4)

Or

- (b) Describe the responsibilities of confirming bank of a letter of credit. (CO4, K4)

15. (a) Outline the objectives of EXIM bank. (CO5, K4)

Or

- (b) Distinguish between policies and guarantees issued by ECGC. (CO5, K4)

Part C

(5 × 8 = 40)

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

16. (a) Discover the functions of foreign exchange department of an authorized dealer bank. (CO1, K3)

Or

- (b) Explain the various kinds of foreign currency accounts. (CO1, K3)

17. (a) Explain the need for two way quotation in foreign exchange markets. (CO2, K2)

Or

- (b) Outline the circumstances under which option can be used for hedging. (CO2, K2)

18. (a) Interpret the trading in foreign exchange beneficial to a bank. (CO3, K4)

Or

- (b) Examine the various factors influencing exchange rates. (CO3, K4)

19. (a) Examine the procedure for opening a letter of credit by importers. (CO4, K4)

Or

- (b) Outline the procedure to be followed for (i) Manufacturer supplier and (ii) a sub-supplier to avail banking credit. (CO4, K4)

20. (a) The special schemes are offered by EXIM bank to facilitate export capability creation of the country. (CO5, K4)

Or

- (b) Describe briefly the role of ECGC in the export promotion in India. (CO5, K4)
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R1120

Sub. Code

632204

M.B.A. DEGREE EXAMINATION, APRIL – 2024

Second Semester

Banking and Insurance

PRINCIPLES AND PRACTICE OF LIFE ASSURANCE

(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 concept of insurance is _____. (CO1, K2)
 - (a) to make money out of death
 - (b) to earn interest
 - (c) to share loss by many
 - (d) to earn a status

2. The premium is lowest for _____. (CO1, K2)
 - (a) term insurance (b) whole life policy
 - (c) money back policy (d) endowment policy

3. Risk of premature death is a _____ risk. (CO2, K2)
 - (a) Personal (b) Financial
 - (c) Property (d) Liability

4. Mode of premium payment cannot be _____. (CO2, K2)
 - (a) yearly (b) quarterly
 - (c) monthly (d) daily

5. When does a policy lapse? (CO3, K1)
- (a) sickness
 - (b) default in premium payment
 - (c) address change within the city
 - (d) leaving the current city
6. In case the policy bond is misplaced a _____ is issued to the policyholder after a certain period of time. (CO3, K2)
- (a) fresh policy
 - (b) surrender policy
 - (c) duplicate policy
 - (d) lapsed policy
7. The first requirement of an assignment is _____. (CO4, K2)
- (a) notice
 - (b) prohibition
 - (c) sampling
 - (d) none of these
8. Loans are generally granted upto _____ of the surrender value of the life policy. (CO4, K2)
- (a) 80%
 - (b) 85%
 - (c) 90%
 - (d) 95%
9. If the assured dies within _____ years of the commencement of the policy is called premature claim. (CO5, K2)
- (a) one
 - (b) two
 - (c) three
 - (d) five
10. As per Indian Evidence Act death may be presumed that the life assured has not been heard of alive for _____ years. (CO5, K2)
- (a) five
 - (b) six
 - (c) seven
 - (d) ten

Part B

(5 × 5 = 25)

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

11. (a) What are term policies? (CO1, K2)

Or

- (b) Outline the importance points in married women's property act 1874. (CO1, K3)

12. (a) What do you mean by selection of risk? (CO2, K1)

Or

- (b) State the meaning of gross premium. (CO2, K2)

13. (a) Briefly explain the policy preamble. (CO3, K1)

Or

- (b) Outline the lapsation of the policy. (CO3, K3)

14. (a) Who can make a nomination? (CO4, K1)

Or

- (b) What are insurance repository services? (CO4, K2)

15. (a) What do you mean by unnatural causes of death? (CO5, K2)

Or

- (b) List out the documents required for settlement of claims. (CO5, K4)

Part C

(5 × 8 = 40)

Answer **all** the questions note more than 1000 words each.

16. (a) Summaries the life assurance penetration in Indian market. (CO1, K5)

Or

- (b) Explain the various endowment policies. (CO1, K4)

17. (a) Explain the various sources of risk information. (CO2, K4)

Or

- (b) Briefly explain the factors affecting the premium. (CO2, K2)

18. (a) Explain the conditions and privileges of an insurance policy. (CO3, K5)

Or

- (b) Classify the revival methods of lapsed life insurance policies. (CO3, K4)

19. (a) Distinguish between nomination and assignment. (CO4, K5)

Or

- (b) Explain the methods of computation of surrender value of insurance policy. (CO4, K4)

20. (a) Access the permanent disability benefit and post maturity options. (CO5, K5)

Or

- (b) Explain the steps involved in settlement of maturity claims in life insurance. (CO5, K4)

R1121

Sub. Code

632205

M.B.A. DEGREE EXAMINATION, APRIL – 2024

Second Semester

Banking and Insurance

FINANCIAL 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 option.

1. The primary goal of financial management is (CO1, K2)
 - (a) To maximize the returns
 - (b) To minimize the risk
 - (c) To maximize the wealth of owners
 - (d) To maximize profit

2. Time value of money is an important finance concept because (CO1, K2)
 - (a) It takes risk into account
 - (b) It takes time into account
 - (c) It takes compound interest into account
 - (d) All of these

3. Long term fund sources are (CO2, K2)
- (a) Retained earnings
 - (b) Debentures
 - (c) Share capital
 - (d) All of these
4. A fixed rate of _____ is payable on debentures. (CO2, K2)
- (a) Dividend
 - (b) Commission
 - (c) Interest
 - (d) Brokerage
5. The formula for EBIT (CO3, K4)
- (a) Sales — variable cost
 - (b) Contribution — fixed cost
 - (c) Sales — fixed cost
 - (d) All of these
6. Financial leverage is also known as (CO3, K4)
- (a) Trading on equity
 - (b) Trading on debt
 - (c) Interest on equity
 - (d) Interest on debt
7. What is the most important criterion in capital budgeting? (CO4, K5)
- (a) Payback period
 - (b) ARR
 - (c) IRR
 - (d) NPV

8. Which of the following is considered a risk free asset?
(CO4, K5)
- (a) Equity
 - (b) Bond
 - (c) Debenture
 - (d) Fixed deposits with nationalized banks
9. The cash management refers to management of (CO5, K4)
- (a) Cash only
 - (b) Cash and bank balances
 - (c) Cash and near cash assets
 - (d) Fixed assets
10. Receivables management deals with (CO5, K4)
- (a) Receipts of raw materials
 - (b) Debtors collection
 - (c) Creditors management
 - (d) Inventory management

Part B

(5 × 5 = 25)

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

11. (a) Explain the scope of financial management.
(CO1, K2)
- Or
- (b) Calculate the doubling period using the rule of 69, if rate of interest is (i) 6% (ii) 9% and (iii) 12%
(CO1, K2)
12. (a) Outline the advantages of ploughing back of profits.
(CO2, K2)
- Or
- (b) Explain the factors determining long term financial requirements.
(CO2, K2)

13. (a) Compare the explicit cost with implicit cost.
(CO3, K4)

Or

- (b) Find out degree of operating leverage from the following data: (CO3, K4)

EBIT (2020) 40,000 Sales (2020) 20,000 units

EBIT (2021) 50,000 Sales (2021) 28,000 units

14. (a) Compute ARR from the following data: (CO4, K5)

Cost of asset: Rs. 4, 00,000

Useful life: 5 years

Cash flow after tax (CFAT) Rs. 1,72,000 p/a

Or

- (b) Distinguish between the capital market line and security market line. (CO4, K5)

15. (a) Examine the objectives of cash management.
(CO1, K4)

Or

- (b) Find out the economic order quantity from the following particulars: (CO5, K4)

Annual usage: Rs. 1,20,000

Cost of placing and receiving one order: Rs. 60

Annual carrying cost = 10% of inventory value.

Part C

(5 × 8 = 40)

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

16. (a) Explain the various functions of a finance manager.
(CO1, K2)

Or

- (b) Outline the discounting technique of adjusting for time value of money.
(CO1, K2)

17. (a) Explain the different sources of long term finance.
(CO2, K2)

Or

- (b) Explain the advantages and limitations of issuing equity shares to raise long term finance. (CO2, K2)

18. (a) Explain the factors influencing capital structure of a firm.
(CO3, K4)

Or

- (b) Mohit Ltd. issued 60,000 15% irredeemable preference shares of Rs. 100 each. The issue expenses were Rs. 60,000. Determine the cost of preference capital if shares are issued (i) at par (ii) at a premium of 10% and (iii) at a discount of 5%.
(CO3, K4)

19. (a) An investment of Rs. 10,000 (having scrap value of Rs.500) yields the following returns: (CO4, K5)

Year	1	2	3	4	5
CFAT	4,000	4,000	3,000	3,000	2,500

The cost of capital is 10%. Is the investment desirable? Discuss it according to NPV method assuming the P.V. factors for 1st, 2nd, 3rd, 4th and 5th year. 0.909, 0.826, 0.751, 0.683 and 0.620 respectively.

Or

- (b) Evaluate the theory of capital asset pricing model (CAPM).
(CO4, K5)

20. (a) Compute the working capital requirements of Raj Ltd. from the information given below: (CO5, K4)

Annual sales	14,40,000
Cost of production (including depreciation Rs.95, 000)	12,00,000
Raw materials purchases	7,02,000
Overheads per month	32,500
Anticipated opening stock of raw materials	1,43,000
Anticipated closing stock of raw materials	1,30,000

Inventory norms:

Raw materials : 8 weeks

Work in progress : 2 weeks

Finished goods : 4 weeks

Credit allowed to debtors : 4 weeks

Credit allowed by creditors : 2 weeks

Cash balance desired to be maintained: Rs. 25,000

The company received an advance of Rs. 40,000 on sales orders.

Or

(b) Examine the role of credit standards in the credit policy of a firm. (CO5, K4)

R1122

Sub. Code

632401

M.B.A. DEGREE EXAMINATION, APRIL – 2024

Fourth Semester

Banking and Insurance

INSURANCE MARKETING

(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. The term marketing refers to (CO1, K2)
 - (a) Promotion of the product
 - (b) Focusing on sales and profit
 - (c) Strategizing and implementing the organization process
 - (d) Set of activities to deliver customer value and satisfaction
2. Service marketing is the same as _____. (CO1, K2)
 - (a) Digital Marketing
 - (b) Relationship Marketing
 - (c) Ambush Marketing
 - (d) Retail Marketing
3. Who coined the expression “Marketing Mix”? (CO2, K4)
 - (a) Henry Fayol
 - (b) James Culliton
 - (c) Peter Drucker
 - (d) Abraham Maslow

4. In an insurance marketing, most insurance policies are sold by _____ (CO2, K4)
- (a) Underwriters (b) Agent
(c) Brokers (d) Both (b) and (c)
5. Black box Model in marketing relates to _____ (CO3, K2)
- (a) Marketing planning
(b) Marketing Mix
(c) Consumer behavior
(d) Marketing control
6. Modern styles of marketing includes _____ (CO3, K2)
- (a) Digital Marketing
(b) Tele Marketing
(c) E-mails solicitation
(d) All of these
7. What is the primary motive for buying insurance? (CO4, K4)
- (a) Profit (b) Protection
(c) Prestige (d) Pleasure
8. When should closing techniques be employed during the sales process? (CO4, K4)
- (a) Only at the time of beginning
(b) Only at the end
(c) Throughout the entire process
(d) Only after objection arise

9. What does POS stand for? (CO5, K2)
(a) Point of service (b) Point of sale
(c) Point of system (d) Point of satisfaction
10. How can business identify cross selling opportunities? (CO5, K2)
(a) By ignoring customer needs
(b) By focusing only on new customer
(c) By analyzing customer data and purchase history
(d) by reducing product options

Part B (5 × 5 = 25)

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

11. (a) Bring out the importance of marketing. (CO1, K2)
Or
(b) Distinguish between Marketing and Selling. (CO1, K2)
12. (a) State the various elements of marketing mix. (CO2, K4)
Or
(b) Examine the different levels of relationship marketing. (CO2, K4)
13. (a) Explain the importance of studying consumer behavior in marketing. (CO3, K2)
Or
(b) Outline the features of digital marketing in insurance. (CO3, K2)
14. (a) What are the buying motives of insurance?(CO4, K4)
Or
(b) How to overcome objections during the selling of insurance? (CO4, K4)
15. (a) Who are insurance intermediaries? (CO5, K2)
Or
(b) Outline the need for an agent training? (CO5, K2)

Part C

(5 × 8 = 40)

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

16. (a) Illustrate the evolution and development of marketing concept. (CO1, K2)

Or

- (b) Explain the factors that affect overall marketing strategy. (CO1, K2)

17. (a) Discuss the promotional strategies adopted by the insurance companies. (CO2, K4)

Or

- (b) Examine the various problems in insurance marketing. (CO2, K4)

18. (a) Explain the major factors that influence the consumer decision making. (CO3, K2)

Or

- (b) Outline the significance of internet in insurance marketing. (CO3, K2)

19. (a) Classify the different methods prospecting. (CO4, K4)

Or

- (b) Explain the steps involved in selling process. (CO4, K4)

20. (a) Describe the duties and powers of IRDAI. (CO5, K2)

Or

- (b) Explain the bancassurance in Indian context. (CO5, K2)

R1123

Sub. Code

632402

M.B.A. DEGREE EXAMINATION, APRIL – 2024

Fourth Semester

Banking and Insurance

RURAL BANKING AND MICRO FINANCE

(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. Which of the following are institutional sources of rural credit? (CO1, K3)
 - (a) Regional rural banks
 - (b) Land lords
 - (c) Traders
 - (d) Money lenders

2. In rural areas, Payment banks play a significant role in (CO1, K3)
 - (a) Providing large loans to agriculture enterprises
 - (b) Offering microfinance to farmers
 - (c) Facilitating easy access to banking and digital transactions
 - (d) Funding government infrastructure projects

3. When was the National Bank for Agriculture and Rural Development (NABARD) set up? (CO2, K3)
- (a) 1969 (b) 1975
- (c) 1982 (d) 1991
4. District industries centers are located (CO2, K3)
- (a) In each district
- (b) In each state
- (c) Only in selected districts
- (d) Only in selected states
5. When was the lead bank scheme introduced in India? (CO3, K5)
- (a) 1947 (b) 1955
- (c) 1969 (d) 1949
6. Which Organization provides various schemes and programs to support MSMEs in India? (CO3, K5)
- (a) RBI (b) SIDBI
- (c) NABARD (d) SEBI

7. What is the primary goal of financial inclusion? (CO4, K2)
- (a) Maximizing profits for financial institutions
 - (b) Reducing the number of banks branches in rural areas
 - (c) Providing affordable financial service to underserved populations
 - (d) Restricting access to financial services to certain demographics
8. Self- Help groups offer credit to rural households _____ . (CO4, K2)
- (a) At a moderate of interest
 - (b) Without collateral
 - (c) Both (a) and (b) are incorrect
 - (d) Both (a) and (b) are correct
9. Which regulatory body oversees microfinance institution in India? (CO5, K5)
- (a) SEBI (b) IRDA
 - (c) RBI (d) Ministry of Finance
10. Microfinance Institutions (MFIs) measure their impact through _____ (CO5, K5)
- (a) Profit Margins
 - (b) Loan repayment rates
 - (c) Social performance indicators
 - (d) Market share growth

Part B

(5 × 5 = 25)

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

11. (a) Identify the objectives of RRBs. (CO1, K3)

Or

- (b) Difference between business correspondents and business facilitators. (CO1, K3)

12. (a) Identify the promotional functions of NABARD. (CO2, K3)

Or

- (b) State the objectives of District Industries Centre. (CO2, K3)

13. (a) Evaluate the different types of agricultural credit. (CO3, K5)

Or

- (b) What is priority sector lending under MSME? (CO3, K5)

14. (a) Outline the features of financial inclusion. (CO4, K2)

Or

- (b) State the benefits of Microfinance. (CO4, K2)

15. (a) Explain the concept of Microfinance. (CO5, K5)

Or

- (b) Justify the Microfinance as a development tool.
(CO5, K5)

Part C (5 × 8 = 40)

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

16. (a) Discover the different types of Agricultural advances provided by commercial banks. (CO1, K3)

Or

- (b) Identify the future of small finance banks in India.
(CO1, K3)

17. (a) Discover the functions of SIDBI. (CO2, K3)

Or

- (b) Predict the role of DRDA. (CO2, K3)

18. (a) Explain the reasons for a significant contribution of MSMEs in Indian economy. (CO3, K5)

Or

- (b) Evaluate the various sources of financing in agricultural credit. (CO3, K5)

19. (a) Explain the channels for delivering micro credit.
(CO4, K2)

Or

- (b) Illustrate the role of SHGs in micro enterprises.
(CO4, K2)

20. (a) Explain the need for a Regulatory mechanism for microfinance.
(CO5, K5)

Or

- (b) Evaluate the impact of micro finance in India.
(CO5, K5)
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R1124

Sub. Code

632403

M.B.A. DEGREE EXAMINATION, APRIL – 2024

Fourth Semester

Banking and Insurance

BANK MARKETING

(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. _____ is the delivery of products at the right time and right place. (CO1, K2)
 - (a) Market
 - (b) Advertisement Agency
 - (c) Physical Distribution
 - (d) Retailing

2. Based on _____ effective executive chart out a progress chart for the company to keep it on a steady move. (CO1, K2)
 - (a) SWOT analysis
 - (b) Marketing Audit
 - (c) Marketing Mix
 - (d) Product Mix

3. Which bank set up its first ATM in India? (CO2, K1)
- (a) HDFC
 - (b) ICICI
 - (c) SBI
 - (d) HSBC
4. _____ Period say the birth of social marketing. (CO2, K1)
- (a) 1960's
 - (b) 1970's
 - (c) 1980's
 - (d) 1990's
5. Bancassurance means _____. (CO3, K2)
- (a) Assurance given by banks to loanee
 - (b) Assurance to bank with one bank
 - (c) Assurance to repay loans
 - (d) Selling insurance products through banks
6. _____ is the first stage of new product development. (CO3, K2)
- (a) Idea Screening
 - (b) Concept Development
 - (c) Idea Generation
 - (d) Business analysis

7. Sending a wedding day card to a consumer is an example of _____. (CO4, K2)
- (a) Advertising
 - (b) Public relation
 - (c) Direct marketing
 - (d) Mass marketing
8. _____ organization released the ombudsman scheme. (CO4, K1)
- (a) RBI
 - (b) SBI
 - (c) SEBI
 - (d) Supreme Court
9. A target group for credit card is _____. (CO5, K2)
- (a) All Minors
 - (b) Existing cardholders
 - (c) All graduates
 - (d) Individuals with taxable income
10. _____ is the tangible proof that establishes credibility of your business. (CO5, K2)
- (a) Physical evidence
 - (b) Customer rights
 - (c) Customer care
 - (d) None of these

Part B

(5 × 5 = 25)

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

11. (a) Briefly explain the characteristics of Marketing Audit. (CO1, K3)

Or

- (b) Explain the concept of Digital marketing. (CO1, K5)

12. (a) Explain the stages involved in developing a social marketing programme. (CO2, K2)

Or

- (b) Distinguish between Onsite and Offsite ATMs. (CO2, K5)

13. (a) What is Product in Banking? (CO3, K2)

Or

- (b) What is Product Mix? (CO3, K2)

14. (a) State the benefits of CRM. (CO4, K4)

Or

- (b) Bring out the major advantages of Net Banking. (CO4, K4)

15. (a) What is the need for simplification of bank procedure? (CO5, K2)

Or

- (b) What is the role of marketing department in a bank? (CO5, K2)

Part C

(5 × 8 = 40)

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

16. (a) Explain the various elements of marketing mix.
(CO1, K4)

Or

- (b) Explain the digital marketing role in banks business.
(CO1, K5)

17. (a) Examine the bank branch expansion policy in India.
(CO2, K4)

Or

- (b) Interpret the factors influencing the rates of interest.
(CO2, K5)

18. (a) Explain the pros and cons of branding of banking product.
(CO3, K4)

Or

- (b) Examine the need for new product. (CO3, K5)

19. (a) Explain the various features of mobile banking services provided by a modern banker. (CO4, K3)

Or

- (b) Explain the importance of social banking. (CO4, K3)

20. (a) Measure the opportunities for banks in the modern marketing era. (CO5, K5)

Or

- (b) Interpret the positive and negative impact of bank procedure. (CO5, K4)
-

R1125

Sub. Code

632E11

M.B.A. DEGREE EXAMINATION, APRIL – 2024

Fourth Semester

Banking and Insurance

Elective — FINTECH IN FINANCIAL SECTOR

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

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

1. There are ————— Eras in evolution of Fintech.
(CO1, K2)
 - (a) 4
 - (b) 5
 - (c) 6
 - (d) 2

2. Which sector has the most Fintech Unicorns world wide?
(CO1, K2)
 - (a) Insurance
 - (b) Lending
 - (c) Retail Banking
 - (d) Capital Markets and Wealth Management

3. What does a ledger in block chain does? (CO2, K2)
- (a) Mapping between owner and object
 - (b) Identification of objects owned
 - (c) Identification of owners
 - (d) Requirement Identification
4. P2P represents ————— (CO2, K2)
- (a) Password to Password
 - (b) Peer to Peer
 - (c) Product to Product
 - (d) Private Key to Public Key
5. Future opportunities for Fintech companies (CO3, K6)
- (a) Embedded Finance
 - (b) Artificial Intelligence
 - (c) Sustainable Finance
 - (d) Innovation

6. _____ risk is faced by Fintech. (CO3, K6)
- (a) Except Privacy challenges and regulation
 - (b) Credit Risks
 - (c) Cyber Attacks
 - (d) Speed and ease of use
7. _____ is source of IoT in Fintech. (CO4, K4)
- (a) Cashless payments
 - (b) Fraud detection
 - (c) Enhance security
 - (d) Data analysis
8. Regtech covers _____. (CO4, K4)
- (a) Anti-money laundering and fraudulent activities
 - (b) Certified financial activities
 - (c) Robotic mechanism
 - (d) Fintech crowd funding
9. What is the full form of “AI”? (CO5, K6)
- (a) Artificially Intelligent
 - (b) Artificial Intelligence
 - (c) Artificially Intelligence
 - (d) Advanced Intelligence

10. The sand box provides a simulated or real market environment. (CO5, K6)
- (a) Collaborative feed back loop
 - (b) Post-test transition
 - (c) Controlled test environment
 - (d) Artificial Intelligence

Part B (5 × 5 = 25)

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

11. (a) Classify the Fin Tech landscape with example. (CO1, K2)

Or

- (b) Write a short note on unicorns and Business Models. (CO1, K2)

12. (a) List out the Regulations of crypto currencies. (CO2, K2)

Or

- (b) Compare the B2B and B2Bc solutions. (CO2, K2)

13. (a) Narrate the concept 'P2P Lending'. (CO3, K6)

Or

- (b) List out the challenges of MSME lending. (CO3, K6)

14. (a) Examine the role of Robo for faster approval and funding in Bank tech. (CO4, K4)

Or

- (b) Interpret the Risk modelling of Insur tech.(CO4, K4)

15. (a) Elaborate the concept 'Reg Tech Eco System'. (CO5, K6)

Or

- (b) Compile the Evolution of Reg Tech. (CO5, K6)

Part C (5 × 8 = 40)

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

16. (a) Outline the Fintech Architecture and Technologies. (CO1, K2)

Or

- (b) Summarize the opportunities of Fin tech. (CO1, K2)

17. (a) Explain the Innovations in consumer and retail payments. (CO2, K2)

Or

- (b) Classify the types of crypto currency. (CO2, K2)

18. (a) Elaborate the P2P Infrastructure and technologies. (CO3, K6)

Or

- (b) Construct the Architecture of crowd funding. (CO3, K6)

19. (a) Examine the Loan origination and servicing of Bank tech. (CO4, K4)

Or

- (b) Interpret the Business Model disruption of Insur tech. (CO4, K4)

20. (a) Elaborate the role of AI in smart regulation and Fraud Detection. (CO5, K6)

Or

- (b) Compile the purpose of Regulatory sandboxes. (CO5, K6)
