

<b>R2130</b>
--------------

<b>Sub. Code</b>
------------------

<b>632101</b>
---------------

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**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 questions by choosing the correct answer.

1. F.W. Taylor is known as (CO1, K2)
  - (a) Inventor of management principles
  - (b) Father of scientific management
  - (c) Father of scientific principles
  - (d) None of the above
2. Planning is essential for (CO1, K2)
  - (a) Coordinating activities
  - (b) Controlling activities
  - (c) Achieving organizational goals
  - (d) Effective working

3. The term 'GANG BOSS' is used in (CO1, K3)
- (a) Line Organization
  - (b) Staff Organization
  - (c) Line and staff Organization
  - (d) Committee Organization
4. Centralization refers to (CO2, K3)
- (a) Giving more power to subordinates
  - (b) Division of work
  - (c) Retaining decision making authority to top
  - (d) Coordinating activities
5. Coordination is the process of (CO3, K3)
- (a) Adjusting duties of employees
  - (b) Harmonizing activities
  - (c) Passing on instructions
  - (d) Giving directions to employees
6. Controlling start when? (CO3, K3)
- (a) Organising ends
  - (b) Planning ends
  - (c) Directing ends
  - (d) Staffing ends

7. What are values in OB? (CO4, K4)
- (a) Benefits and attitudes that guide behaviour
  - (b) Personality traits and characteristics
  - (c) Skill and ability
  - (d) Knowledge and experience
8. What is the primary goal of group formation? (CO4, K4)
- (a) To increase productivity
  - (b) To enhance communication
  - (c) To achieve a common goal
  - (d) To reduce conflict
9. Task-related changes must focus on (CO5, K5)
- (a) high internal work motivation
  - (b) high quality work performance
  - (c) both (a) and(b)
  - (d) none of these
10. Who developed the grid organizational development model? (CO5, K5)
- (a) Abraham Maslow
  - (b) Blake and Mouton
  - (c) Douglas McGregor
  - (d) Frederick Herzberg

**Part B**

(5 × 5 = 25)

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

11. (a) “Management is what manager does”. Explain briefly. (CO1, K2)

Or

- (b) Outline the importance of planning. (CO1, K2)

12. (a) Distinguish between decentralization and delegation. (CO2, K3)

Or

- (b) Explain the significance of leadership in management. (CO2, K3)

13. (a) Identify the objective of controlling. (CO3, K3)

Or

- (b) Briefly Explain about balanced score card. (CO3, K3)

14. (a) Why are values important to the study of organizational behavior? (CO4, K4)

Or

- (b) Examine the factors influence group cohesiveness. (CO4, K4)

15. (a) What are the various strategies of managing stress? (CO5, K5)

Or

- (b) Examine the factors that determine the organization culture. (CO5, K5)

**Part C**

(5 × 8 = 40)

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

16. (a) “Managers are born not made”. Do you agree with this statement? (CO1, K2)

Or

- (b) Explain the various techniques of decision making. (CO1, K2)

17. (a) Discuss the Maslow’s need hierarchy theory. (CO2, K3)

Or

- (b) Identify the various types of communication. (CO2, K3)

18. (a) “Coordination is the essence of management” Explain this statement by stating its utility in business management. (CO3, K3)

Or

- (b) Discover the need and importance of TQM. (CO3, K3)

19. (a) Discuss the role and application of perception in organization. (CO4, K4)

Or

- (b) Describe the nominal group technique of decision making. (CO4, K4)

20. (a) Explain the various sources of conflict in an organization. (CO5, K5)

Or

- (b) Discuss the steps involved in organizational development. (CO5, K5)
-

<b>R2131</b>
--------------

<b>Sub. Code</b>
------------------

<b>632102</b>
---------------

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**First Semester**

**Banking and Insurance**

**BUSINESS ENVIRONMENT**

**(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. Who has contributed the Five Force Model? (CO1, K2)  
(a) Sigmund Freud (b) Michael E. Porter  
(c) Peter Drucker (d) Abraham Maslow
2. LPG stands for ————— (CO1, K2)  
(a) Liberalization Privatization and Gamification  
(b) Liberalization, Purification and Globalization  
(c) Localization, Privatization and Globalization  
(d) Liberalization, Privatization and Globalization
3. What is the term used to describe the laws and regulations set by the government that impact business operations? (CO2, K2)  
(a) Regulatory Environment  
(b) Business Guidelines  
(c) Administrative Framework  
(d) Corporate Governance

4. Which objective of fiscal policy aims to reduce income inequalities among different sections of society? (CO3, K3)
- (a) Price Stability
  - (b) Balanced Regional Development
  - (c) Employment Generation
  - (d) Social Justice
5. Which function is not performed by the government for promotion of economic environment? (CO3, K3)
- (a) Nurture the country's Development
  - (b) Exploitation of Environment
  - (c) Utilization of Resources
  - (d) None of the above
6. How is an organization most likely to secure and sustain a position of strength in its associated environment? (CO3, K4)
- (a) Seeking to influence and manage their external environment
  - (b) Seeking to influence their competitive environment
  - (c) Seeking to influence and manager their internal environment
  - (d) Seeking to restrict changes within their environment
7. Which of the following is the goal of Millennium Development Goals (MDGs)? (CO3, K4)
- (a) Women's Development
  - (b) Ecological Development
  - (c) Sustainable Development
  - (d) Children Development



8. Which of the following statement is true about global warming? (CO4, K5)
- (a) Global Warming has led to large scale deforestation
  - (b) Global warming has led to rise in the sea levels
  - (c) Global warming has led to a rapid increase in the population across several countries
  - (d) Global warming has led to a huge amount of waste generation
9. Which among the following is known as a Secondary Pollutant in the atmosphere? (CO5, K5)
- (a) Ozone
  - (b) Sulfur Dioxide
  - (c) Nitrogen Oxide
  - (d) Carbon Monoxide
10. The natural place of an organism or community is known as; (CO5, K4)
- (a) Niche
  - (b) Biome
  - (c) Habitat
  - (d) Habit

**Part B**

(5 × 5 = 25)

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

11. (a) Define Business Environment. List down its key characteristics. (CO1, K2)
- Or
- (b) Write a brief note on PESTLE. (CO1, K2)
12. (a) Discuss the limitations of democratic political system in a nation. (CO2, K2)
- Or
- (b) Write a detailed note on the functions of executive in a political environment. (CO2, K2)

13. (a) Explain the key elements of economic environment.  
(CO3, K4)

Or

- (b) Discuss the significance of economic planning from the government perspective to the development of a nation.  
(CO3, K3)
14. (a) Write a note on Competitive Advantage from a the nation's perspective.  
(CO4, K2)

Or

- (b) Identify and list the elements of demographic environment.  
(CO4, K5)
15. (a) Write a brief note on 'Patents' and its significance.  
(CO4, K5)

Or

- (b) Explain the role of Corporate Social Responsibility (CSR) in uplifting the role of firm's contribution to the society at large. Give examples.  
(CO4, K4)

**Part C** (5 × 8 = 40)

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

16. (a) Write a detailed essay on Michael F. Porter's Five Force Model and its practical implications for a business organizations environmental analysis.  
(CO1, K4)

Or

- (b) Describe the positive impacts of Liberalization, Privatization and Globalization (LPG) in India over the last three decades.  
(CO1, K3)

17. (a) Discuss in detail about the role of political institutions and their stability with apt illustrations. (CO2, K2)

Or

- (b) Explain the role of government in promoting business in a nation to build inclusivity and growth. Add live illustrations. (CO2, K3)
18. (a) Write a detailed essay on monetary policy with its objectives, tools and its applications in the economy. (CO3, K4)

Or

- (b) Explain the role and significance of Foreign Direct Investment (FDI) with its need, factors influencing to attract in an economy. Give suitable examples. (CO3, K4)
19. (a) Enumerate the factors influencing socio and cultural elements of an environment and their implications in the macro business environment. Give examples. (CO4, K2)

Or

- (b) Define Innovation. Distinguish Creativity Vs. Innovation. Explain the role of government in bringing innovation culture in the business environment. Give examples. (CO4, K3)

20. (a) Outline the role of Environmental, Social and Governance (ESG) in ensuring the sustainability aspects of a Business in the current scenario. Give suitable examples. (CO5, K5)

Or

- (b) Discuss in detail about the remedial mechanisms offered to consumers in Consumer Protection Law and mention its merits and limitations. (CO5, K5)
-

**R2132**

**Sub. Code**

**632103**

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**First Semester**

**Banking and Insurance**

**PRINCIPLES AND PRACTICE AT BANKING**

**(CBCS – 2022 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

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

1. The word 'bank' comes to us from \_\_\_\_\_. (CO1, K4)  
(a) American (b) Japanese  
(c) Italian (d) Russians
2. Deposits create loans and loans create \_\_\_\_\_. (CO1, K4)  
(a) Deposits (b) Borrowings  
(c) Savings (d) Wealth
3. RTGS stands for \_\_\_\_\_. (CO2, K4)  
(a) Real Time Gross Service  
(b) Real Time Gross Settlement  
(c) Real Transfer Gross Service  
(d) Real Transfer Gross Settlement
4. Which type of deposits earns higher interest rate? (CO2, K4)  
(a) Current Account  
(b) Savings Bank Account  
(c) Fixed Deposit Account  
(d) Recurring Deposit Account

5. The person appointed to operate the account after his death by the deceased himself before his death is called \_\_\_\_\_. (CO3, K5)
- (a) Administrator (b) Attorney  
(c) Trustee (d) Executor
6. \_\_\_\_\_ Member of the Joint Hindu Family is called the KARTA. (CO3, K5)
- (a) Male (b) Eldest  
(c) Youngest (d) Earning
7. Which of the following are document of title of goods? (CO4, K6)
- (a) Performa invoice (b) Mate's receipt  
(c) Railway receipt (d) LOC
8. The main source of earnings for real estate sales people and brokers are \_\_\_\_\_. (CO4, K6)
- (a) referral fees (b) commissions  
(c) desk fees (d) salaries
9. Who has borne the insurance charge for the goods in case of the hypothecation? (CO5, K5)
- (a) borrower  
(b) bank  
(c) borrower and banker jointly  
(d) no insurance is required
10. Mortgage other than by way of deposits of title deeds should be registered with \_\_\_\_\_. (CO5, K5)
- (a) the sub-registrar  
(b) the registrar of companies  
(c) the registrar of co-operative societies  
(d) registrar of firms

**Part B**

(5 × 5 = 25)

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

11. (a) State the reasons which paved the way for the nationalization of commercial banks. (CO1, K4)

Or

- (b) Explain the functional inclusion. (CO1, K4)

12. (a) Bring out the various factors affecting deposit levels. (CO2, K4)

Or

- (b) Explain the mechanism in the EMI computation. (CO2, K4)

13. (a) Differentiate between Executors and Administrators. (CO3, K5)

Or

- (b) How a banker should deal with a joint account holder's account? (CO3, K2)

14. (a) What are the qualities of a good security? (CO4, K6)

Or

- (b) Can a banker accept a fixed deposit receipts as security? (CO4, K6)

15. (a) What is Assignment? (CO5, K5)

Or

- (b) Explain the term securitization. (CO5, K5)

**Part C**

(5 × 8 = 40)

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

16. (a) Describe the different functions of commercial bank.  
(CO1, K4)

Or

- (b) Discuss the paying banker's position while dealing with the funds of the drawer. (CO1, K4)

17. (a) Briefly explain the different types of deposits.  
(CO2, K4)

Or

- (b) Explain the subsidiary services of banks. (CO2, K4)

18. (a) Explain the points to be considered by the banker while opening accounts in the name of Societies.  
(CO3, K5)

Or

- (b) State the important documents required to be furnished to the bank by a public limited company for opening a current account. (CO3, K5)

19. (a) Brief out the precautions has to exercise by a banker in accepting life insurance policies as securities.  
(CO4, K6)

Or

- (b) Explain the procedure and practices of lending against bullions. (CO4, K6)

20. (a) Explain the different methods of charging a security to the banker. (CO5, K5)

Or

- (b) Define pledge. What are its essential ingredients?  
(CO5, K5)



<b>R2133</b>
--------------

<b>Sub. Code</b>
------------------

<b>632104</b>
---------------

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**First Semester**

**Banking and Insurance**

**MANAGERIAL ECONOMICS**

**(CBCS – 2022 onwards)**

Time : Three Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

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

1. The term managerial economics also refers to \_\_\_\_\_.  
(CO1, K2)
  - (a) Principles of management
  - (b) Management accounting
  - (c) Applied economics
  - (d) Consumer behaviour
2. “A rupee tomorrow is worthless than a rupee today” relates to \_\_\_\_\_.  
(CO1, K2)
  - (a) Opportunity cost principle
  - (b) Discounting principle
  - (c) Equi-marginal principle
  - (d) None of these
3. The demand has three essentials viz., Desire, Purchasing power and \_\_\_\_\_.  
(CO2, K4)
  - (a) quantity
  - (b) cash
  - (c) supply
  - (d) willingness to purchase

4. When the quantity demanded of a commodity rises due to a fall in price, it is called \_\_\_\_\_. (CO2, K4)  
(a) extension (b) upward shift  
(c) downward shift (d) contraction
5. The cost which covers the cost of advertising is \_\_\_\_\_. (CO3, K4)  
(a) Product cost (b) Selling cost  
(c) Marginal cost (d) Works cost
6. The costs recorded in the books of accounts are considered as \_\_\_\_\_. (CO3, K4)  
(a) total cost (b) marginal cost  
(c) average cost (d) explicit cost
7. Monopolistic competition is \_\_\_\_\_. (CO4, K5)  
(a) Single producer (b) Many producer  
(c) Single product (d) None of these
8. Firms in Oligopoly \_\_\_\_\_. (CO4, K5)  
(a) are independent of each other's action  
(b) can each influence the market price  
(c) charge a price equal to marginal revenue  
(d) all of these
9. In a business cycle the fluctuations occurs \_\_\_\_\_. (CO5, K5)  
(a) Periodically (b) Daily  
(c) Weekly (d) Monthly
10. \_\_\_\_\_ is a situation of severely falling prices and lowest level of economic activities. (CO5, K5)  
(a) Boom (b) Recovery  
(c) Recession (d) Depression

**Part B**

(5 × 5 = 25)

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

11. (a) Write a note on optimization concept used in managerial economics. (CO1, K2)  
Or  
(b) What is opportunity cost? (CO1, K2)
12. (a) Explain the term “Demand function”. (CO2, K4)  
Or  
(b) What are the determinants of supply? (CO2, K4)
13. (a) What are marketing economies? (CO3, K4)  
Or  
(b) Explain the concept of “method study” of reducing costs. (CO3, K4)
14. (a) When will be price discrimination possible?(CO4, K4)  
Or  
(b) What are the disadvantages of monopoly? (CO4, K5)
15. (a) Explain the term “cost push” inflation. (CO5, K5)  
Or  
(b) What are the conceptual difficulties in the measurement of national income? (CO5, K2)

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the scope of managerial economics. (CO1, K2)  
Or  
(b) Explain “Equi-marginal” principle in managerial economics. Illustrate your answer. (CO1, K2)

17. (a) Discuss about the Elasticity of Demand. (CO2, K4)

Or

- (b) Explain the factors which are influencing supply.  
(CO2, K4)

18. (a) Discuss the important methods of measuring cost-output relation. (CO3, K4)

Or

- (b) Explain the Cobb-Douglas production function with example. (CO3, K4)

19. (a) Illustrate how a firm under monopolistic competition determines the price of the product. (CO4, K5)

Or

- (b) Discuss in detail about the pricing over the life cycle of a product. (CO4, K5)

20. (a) Analyze the characteristics of a business cycle. (CO5, K5)

Or

- (b) Explain in detail about the balance of payment. (CO5, K5)

---

<b>R2134</b>
--------------

<b>Sub. Code</b>
------------------

<b>632106</b>
---------------

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**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. Book keeping provides for (CO1, K2)
  - (a) Financial information
  - (b) Primary information
  - (c) Secondary information
  - (d) None of these
2. Find out the correct accounting equation from the following. (CO1, K2)
  - (a) Capital = Assets + Liabilities
  - (b) Capital = Assets – Liabilities
  - (c) Liabilities = Assets + Capital
  - (d) Liabilities = Cash + Capital
3. Trail balance is (CO2, K4)
  - (a) A subsidiary book (b) A principle book
  - (c) An account (d) A statement

4. Depreciation arises because of (CO2, K4)
- (a) Fall in value of money
  - (b) Fall in market value of asset
  - (c) Physical wear and tear
  - (d) Rise in value of money
5. Current Ratio indicates (CO3, K4)
- (a) Ability to meet short term obligations
  - (b) Efficiency of management
  - (c) Profitability
  - (d) None of these
6. Cash flow's include (CO3, K4)
- (a) Cash receipts only
  - (b) Cash payments only
  - (c) Cash receipts and payments
  - (d) Cash and non cash income and expenses
7. Absorption costing takes into account (CO4, K4)
- (a) Total cost                      (b) Fixed cost
  - (c) Variable cost                (d) Works cost
8. Margin of safety is (CO4, K4)
- (a) Sales at which there is profit
  - (b) Sales at which there is loss
  - (c) Sales in excess of BEP
  - (d) None of these

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. Accounting standards board was constituted in the year (CO5, K5)
- (a) 1977                      (b) 1987
  - (c) 1978                      (d) 1988

**Part B** (5 × 5 = 25)

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

11. (a) Explain the double entry system of accounting. (CO1, K2)

Or

- (b) Journalise the following transactions of Mr. Tks. (CO1, K2)

	Rs.
2024 Business started with	
Jan 1. Rs. 5,00,000 and cash deposited with bank	3,00,000
3. Purchased machinery on credit from kumar	1,00,000
6. Bought furniture from mohit for cash	50,000
12. Goods sold to Ashwinth	45,000
15. Goods returned by Ashwinth	5,000

12. (a) Examine the causes of depreciation. (CO2, K4)

Or

- (b) From the following particulars, calculate gross profit : (CO2, K4)

	Rs.		Rs.
Opening stock	8,500	Indirect expenses	5,200
Purchases	30,700	Closing stock	9,000
Direct expenses	4,800	Sales	38,500

13. (a) Bring out the limitations of 'Ratio Analysis'. (CO3, K4)

Or

- (b) Compute cash from operations from the following. (CO3, K4)

	Rs.
Net profit for the year 2022–23	80,000
Depreciation written off on fixed assets	11,000
Profit on sale of budgeting	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) Distinguish between absorption costing and marginal costing. (CO4, K4)

Or



(b) From the following data calculate : (CO4, K4)

(i) P/V ratio

(ii) Variable cost and

(iii) Profit

	Rs.
Sales	80,000
Fixed expenses	15,000
Break-even point	50,000

15. (a) From the following particulars relating to the Punjab Bank Ltd ascertain the profit balance carried over to the balance sheet : (CO5, K5)

	Rs.
Net profit for the year	1,28,000
Profit brought forward from the previous year	1,20,000
Transfer to statutory reserve	25%
Transfer to other reserves	10%
Transfer to proposed dividend	20,000

Or

(b) Briefly explain the concept of accounting standards.  
(CO5, K5)

**Part C**

(5 × 8 = 40)

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

16. (a) Explain various accountings concepts briefly.  
(CO1, K2)

Or

- (b) Record the following transactions in the personal account of Murugan.  
(CO1, K2)

	Rs.		
2023		Sold goods to Murugan	12,000
Apr. 1.			
	5.	Cash received from Murugan	11,600
		and allowed him discount	400
	18.	Murugan purchased goods	16,000
	30.	Received cash from Murugan	
		on account	9,000
May 1.		Balance from last month b/d	7,000
	12.	Sold goods to Murugan	24,000
	22.	Received cash from Murugan	9,700
		and allowed him discount	300
	31.	Received cash in full	
		settlements of Murugan's a/c	20,500

17. (a) Prepare trial balance from the following ledger balance for the year ending 31.12.2023. (CO2, K4)

	Rs.		Rs.
Capital	50,000	Plant and Machinery	80,000
Sales	1,77,000	Purchases	60,000

Returns outward	750	Returns inward	1,000
Stock (1.1.23)	30,000	Discount (Dr.)	350
Discount (Cr.)	800	Bank charges	75
Debtors	45,000	Creditors	25,000
Salaries	6,800	Carriage inwards	750
Wages	10,000	Carriage outwards	1,200
Bad debts provision	525	Rent and Taxes	10,000
Advertisement	2,000	Cash in hand	900
		Cash at bank	6,000

Or

- (b) A company whose accounting year is the calendar year, purchased on 1.1.2018 a machine for Rs. 40,000. It purchased further machinery on 1<sup>st</sup> Oct. 2018 for Rs. 20,000 and on 1<sup>st</sup> July 2019 for Rs. 10,000 on 1.7.2020, 1/4<sup>th</sup> of the machinery installed on 1.1.2018 became obsolete and was sold for Rs. 6,800.

Show how the machinery account would appear in the books of the company for all the three years under diminishing balanced method. Depreciation is to be provided at 10% p.a. (CO2, K4)

18. (a) You are given the following information : (CO3, K4)

	Rs.
Cash	18,000
Debtors	1,42,000
Closing stock	1,80,000
Bills payable	27,000
Creditors	50,000
Outstanding expenses	15,000
Tax payable	75,000

Calculate (i) Current ratio (ii) Liquidity ratio  
(iii) Absolute liquidity ratio

Or

- (b) The following are the summarised balance sheets of TKS and GHL as on 1.1.2022 and 31.12.2022.

(CO3, K4)

Liabilities	1.1.2022 Rs.	31.12.2022 Rs.	Assets	1.1.2022 Rs.	31.12.2022 Rs.
Creditors	40,000	44,000	Cash	10,000	7,000
Loan from Mr. TKS	20,000	—	Debtors	30,000	50,000
Loan from bank	40,000	50,000	Stock	35,000	30,000
Capital	1,25,000	1,53,000	Machinery at cost	1,00,000	90,000
Provision for depreciation on machinery	25,000	40,000	Land	40,000	50,000
			Building	35,000	60,000
	<u>2,50,000</u>	<u>2,87,000</u>		<u>2,50,000</u>	<u>2,87,000</u>

Machinery costing Rs. 10,000 was sold without any loss during the year. Net profit for the year 2022 amounted Rs. 50,000. Prepare cash flow statement.

19. (a) What do you understand by the term “Break-Even Analysis”. Enumerate the merits and demerits.  
(CO4, K4)

Or

- (b) From the following data calculate : (CO4, K4)
- (i) P/V ratio
  - (ii) Profit when sales are Rs. 20,000
  - (iii) New break-even is selling price is reduced by 20%

Fixed expenses Rs. 4,000

Break-even sales Rs. 10,000

20. (a) Prepare profit and loss account of ABC Bank Ltd., for the year ended 31.12.2023 from the following particulars. (CO5, K5)

(Rs. in ‘000)

Interest on loans	250
Interest on savings accounts	150
Interest on cash credits	160
Interest on fixed deposits	190
Interest on overdrafts	150
Amount charged against current accounts	20
Rebate on bills discounted	19
Establishment expenses	120

(Rs. in '000)

Discount on bills discounted (Net)	40
Rent	5
Dearness Allowance	35
Commission, exchange and brokerage	15
Managing director salary	15
Contribution to provident fund	10

Bad debts to be written off amounted to Rs. 20,000  
and provision for taxation may be made at 55%.

Or

- (b) Justify the need and importance of accounting  
standard. (CO5, K5)

**R2135**

**Sub. Code**

**632301**

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**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 helps to develop for a better study. (CO1, K2)  
(a) new tools (b) concepts  
(c) theories (d) all of these
2. Which type of research is also called as decisional research? (CO1, K2)  
(a) Action research (b) Pure research  
(c) Applied research (d) Explanatory research
3. A good research design should have (CO2, K3)  
(a) Objectivity (b) Reliability  
(c) Validity (d) All of these
4. \_\_\_\_\_ sampling is useful for opinion polls. (CO2, K3)  
(a) Quota (b) Convenience  
(c) Judgement (d) Snow ball

5. The existing company information is an example of which data? (CO3, K3)
- (a) Primary (b) Secondary  
(c) Both (a) and (b) (d) None of these
6. The ————— scale measurement has a natural zone. (CO3, K3)
- (a) Ratio (b) Nominal  
(c) Ordinal (d) Interval
7. What type of coding involves assigning labels to raw data? (CO4, K4)
- (a) Open coding (b) Axial coding  
(c) Selective coding (d) In vivo coding
8. Which step involves summarizing data to find trends and patterns? (CO4, K4)
- (a) Data collection (b) Data cleaning  
(c) Data analysis (d) Data interpretation
9. The last state of research process is (CO5, K6)
- (a) Review of literature  
(b) Data Analysis  
(c) Research design  
(d) Report writing
10. The heart of the research report is (CO5, K6)
- (a) Review of literature  
(b) Design of the study  
(c) Presentation and analysis of data  
(d) Findings and suggestion



**Part B**

(5 × 5 = 25)

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

11. (a) Explain the significance of research. (CO1, K2)

Or

- (b) Examine the limitations of experimental approach. (CO1, K2)

12. (a) Explain the meaning of Extraneous variables in the context of research design. (CO2, K3)

Or

- (b) Identify the criteria for selecting a sample procedure. (CO2, K3)

13. (a) Illustrate the use of 'interview' as tool for collection of data. (CO3, K3)

Or

- (b) Predict the purpose of pilot study. (CO3, K3)

14. (a) What do you understand by processing of data? (CO4, K4)

Or

- (b) Outline the pre-requisites for good interpretation. (CO4, K4)

15. (a) State the features of a good research report. (CO5, K6)

Or

- (b) Justify the need for reference in research. (CO5, K6)

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the objectives of research. (CO1, K2)

Or

- (b) Distinguish between qualitative and quantitative research, (CO1, K2)

17. (a) Explain the meaning and significance of a research design. (CO2, K3)

Or

- (b) Distinguish between probability and non probability sampling methods. (CO2, K3)

18. (a) Identify the sources of collection of secondary data. (CO3, K3)

Or

- (b) Explain the merits and limitations of using scaling technique. (CO3, K3)

19. (a) "Processing of data implies editing coding, classification, and tabulation." Describe in brief these four operations pointing out the significance of each in the context of research study. (CO4, K4)

Or

- (b) Explain the requirement of a measure of dispersion. (CO4, K4)

20. (a) Explain the steps involved in drafting reports. (CO5, K6)

Or

- (b) Describe the various types of research report. (CO5, K6)

<b>R2136</b>
--------------

<b>Sub. Code</b>
------------------

<b>632302</b>
---------------

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**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. \_\_\_\_\_ is the primary objective of risk management. (CO1, K4)
  - (a) To maximize profits
  - (b) To minimize losses
  - (c) To identify and assess risks
  - (d) To transfer risks to others
2. Which type of risk is associated with the potential loss of reputation? (CO1, K4)
  - (a) Credit risk
  - (b) Market risk
  - (c) Operational risk
  - (d) Reputation risk

3. \_\_\_\_\_ is the purpose of Asset Liability Management (ALM). (CO2, K6)
- (a) To manage credit risk
  - (b) To manage market risk
  - (c) To manage interest rate risk and liquidity risk
  - (d) To manage operational risk
4. What is the primary metric used to measure credit risk? (CO2, K6)
- (a) Value-at-Risk (VaR)
  - (b) Probability of Default (PD)
  - (c) Expected Shortfall (ES)
  - (d) Return on Equity (ROE)
5. \_\_\_\_\_ is the primary purpose of arbitrage opportunities. (CO3, K4)
- (a) To manage risk
  - (b) To increase returns
  - (c) To exploit price differences
  - (d) To reduce costs
6. The primary purpose of credit derivatives is \_\_\_\_\_. (CO3, K4)
- (a) To manage credit risk
  - (b) To increase returns
  - (c) To reduce costs
  - (d) To exploit price differences

7. What is risk form-filling (CO4, K2)
- (a) The process of identifying risks
  - (b) The process of assessing risks
  - (c) The process of mitigating risks
  - (d) The process of documenting
8. \_\_\_\_\_ is the first step in the risk management process. (CO4, K2)
- (a) Risk evaluation
  - (b) Risk identification
  - (c) Risk assessment
  - (d) Risk mitigation
9. Buying insurance to cover a risk is an example of \_\_\_\_\_. (CO5, K6)
- (a) Risk Financing
  - (b) Risk reduction
  - (c) Risk retention
  - (d) Risk Transfer
10. Which risk control technique involves avoiding risks altogether? (CO5, K6)
- (a) Risk reduction
  - (b) Risk avoidance
  - (c) Risk transfer
  - (d) Risk retention

**Part B**

(5 × 5 = 25)

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

11. (a) Narrate the Nature of Risk. (CO1, K4)

Or

- (b) List out the types of risks faced by the banks.  
(CO1, K4)

12. (a) Compile the impact of interest rate changes on bank assets and liabilities. (CO2, K6)

Or

- (b) Propose the key components of a risk mitigation policy. (CO2, K6)

13. (a) Examine how banks identify the arbitrage opportunities. (CO3, K4)

Or

- (b) Generate the limitations of credit ratings. (CO3, K4)

14. (a) Illustrate how insurers measure and assess exposure to risk. (CO4, K2)

Or

- (b) Show the common errors in risk form filling.  
(CO4, K2)

15. (a) Compile the advantages of risk retention. (CO5, K6)

Or

- (b) Compose the options for transferring risks.  
(CO5, K6)

**Part C**

(5 × 8 = 40)

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

16. (a) Examine the strategies to be used to handle the risks. (CO1, K4)

Or

- (b) Interpret the Benefits of Risk Management.

(CO1, K4)

17. (a) Construct the different methods used to measure the credit risk in banks. (CO2, K6)

Or

- (b) Elaborate the Role of Exposure norms in Risk management. (CO2, K6)

18. (a) Interpret the regulatory and supervisory frameworks of banks in risk management. (CO3, K4)

Or

- (b) Examine the implications of counterparty credit risk for financial stability. (CO3, K4)

19. (a) Explain how insurers prioritize risks based on their assessment. (CO4, K2)

Or

- (b) Outline the statistical tools use in insurance risk assessment. (CO4, K2)

20. (a) Elaborate the Strategies used by an insurer to reduce risks associated with a particular policy.  
(CO5, K6)

Or

- (b) Discuss the working mechanism of risk financing in insurance.  
(CO5, K6)
-



<b>R2137</b>
--------------

<b>Sub. Code</b>
------------------

<b>632303</b>
---------------

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**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 type questions by choosing the correct option.

1. What are the principles of lending that guide credit management? (CO1, K2)
  - (a) Safety, security, liquidity, and profitability
  - (b) Risk-taking, diversification, profitability and security
  - (c) Profitability, liquidity, diversification, and safety
  - (d) Security, profitability, risk-taking, liquidity
2. How does credit management contribute to meeting the Capital Adequacy Ratio? (CO1, K2)
  - (a) Maximizing profits
  - (b) Minimizing risks in lending
  - (c) Ensuring liquidity
  - (d) Complying with regulatory requirements

3. In the context of export-oriented businesses, what non-fund based facility is commonly used to facilitate international trade transactions? (CO2, K2)
- (a) Performance Guarantee
  - (b) Letter of Credit
  - (c) Bank Guarantee
  - (d) Deferred Payment Guarantee
4. What type of credit facility involves multiple banks jointly finding a borrower, often used for large projects to spread risk? (CO2, K2)
- (a) Cash Credit
  - (b) Retail Credit
  - (c) Consortium Lending
  - (d) Micro Credit
5. What is the primary focus of Managerial Appraisal in project financing? (CO3, K2)
- (a) Financial Viability
  - (b) Technical Feasibility
  - (c) Management Capability
  - (d) Market Demand
6. Which financial appraisal technique is used to assess the time required for a project to recover its initial investment? Top of Form (CO3, K2)
- (a) Ratio Analysis
  - (b) Payback Period
  - (c) Discounted Cash Flow
  - (d) Break-Even Point Analysis

7. Documentation in credit management primarily serves to:  
(CO4, K2)
- (a) To reduce the financial risks
  - (b) Facilitate communication between the borrower and lender
  - (c) Verify the borrower's creditworthiness
  - (d) Secure legal ownership of the collateral
8. Regarding monitoring and follow-up of advances, what are "Warning Signals of Early Problem Credit"? (CO4, K2)
- (a) Indicators suggesting potential issues in credit management
  - (b) Signals for successful credit repayment
  - (c) Market trends affecting credit availability
  - (d) Routine updates on the credit status of borrowers
9. What is the primary purpose of the SARFAESI Act in the context of recovery management? (CO5, K2)
- (a) To empower banks and financial institutions to take proactive measures for recovering their dues from defaulting borrowers.
  - (b) Strengthening debt recovery tribunals
  - (c) For minimizing NPA's
  - (d) Enhancing the credit rating process
10. Which among the following is called as Non-performing assets? (CO5, K2)
- (a) Assets that can exchange income
  - (b) Assets that cease to earn interest income
  - (c) Assets that have not been commented upon by the auditors
  - (d) All the above

**Part B**

(5 × 5 = 25)

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

11. (a) Discuss the role of marketing in credit management and how effective marketing strategies can mitigate risks for lenders. (CO1, K4)

Or

- (b) Explore the significance of the CIBIL score in credit management and how it influences the lending decision-making process. (CO1, K2)

12. (a) Explain the differences between cash credit and overdraft facilities. (CO2, K2)

Or

- (b) Identify the meaning of letter of credit. Give an overview of the different forms of letter of credit. (CO2, K2)

13. (a) Examine demand-supply gap analysis contribute to commercial appraisal, and why is a market survey essential in project financing? (CO2, K2)

Or

- (b) Briefly explain the importance of ratio analysis, payback period, discounted cash flow techniques, and break-even point analysis in the financial appraisal of a project. (CO3, K2)

14. (a) Explain the importance of documentation in credit management, highlighting key types of documents and their significance. (CO3, K2)

Or

- (b) Interpret the requisites of documentation and the factors influencing the selection of documents in credit management. (CO4, K4)

15. (a) Examine the meaning of Corporate Debt Restructuring Works? Explain with a suitable example. (CO5, K4)

Or

- (b) What is meant by Write-Off of Loans? Discuss the reasons for the write off. (CO5, K4)

**Part C**

(5 × 8 = 40)

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

16. (a) Summarise the significance of risk management in credit lending. (CO1, K2)

Or

- (b) Outline the role of Information Technology in Credit Management. (CO1, K4)

17. (a) Explain the Significance of Priority Sector Lending in Fostering Inclusive Economic Growth. (CO2, K2)

Or

- (b) Explain the Role of Consortium Lending in Financing Large Projects. (CO2, K2)

18. (a) Explain the comprehensive evaluation process in project financing, covering managerial, technical, commercial, financial, and economic appraisals. (CO3, K2)

Or

- (b) Elaborate on the role of location analysis and input analysis in the technical appraisal of a project, highlighting their impact on project feasibility. (CO4, K4)

19. (a) Discuss any two documents used in loan processing.  
(CO4, K4)

Or

- (b) Discuss the requisites that documentation must fulfill and the factors influencing the selection of documents in credit management. (CO4, K4)
20. (a) Summarise the common causes leading to non-performing assets and discuss the consequences on financial institutions and the overall economy.  
(CO5, K5)

Or

- (b) Enumerate the Measures for Improving the Rate of Recovery. (CO5, K5)
-

<b>R2138</b>
--------------

<b>Sub. Code</b>
------------------

<b>632304</b>
---------------

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**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 type questions by choosing the correct option.

1. What is the role of the Insurance Regulatory and Development Authority of India (IRDAI) in the Indian general insurance market? (CO1, K2)
  - (a) Regulating global insurance companies
  - (b) Developing insurance products
  - (c) Providing insurance coverage
  - (d) Regulating and developing the insurance industry in India
2. What is the significance of insurance penetration and density in evaluating the insurance market? (CO1, K2)
  - (a) Measures of the insurance industry's contribution to the GDP
  - (b) Indicators of the number of insurance policies sold
  - (c) Measures of the industry's global competitiveness
  - (d) Indicators of insurance awareness and accessibility in a population

3. What are the principal rules of construction for interpreting an insurance policy? (CO2, K2)
- (a) Legal obligations of the insured
  - (b) Intent of the policyholder
  - (c) Ambiguities in favor of the insurer
  - (d) Clear and explicit policy language
4. In the context of insurance, what is the purpose of an insurance proposal form? (CO2, K2)
- (a) Issuing a claim
  - (b) Initiating a policy cancellation
  - (c) Providing information for underwriting
  - (d) Establishing premium payment terms
5. What are the types of Fire Policies commonly offered in the market? (CO3, K2)
- (a) Earthquake Policy and Terrorism policy
  - (b) Standard Fire and Special Perils Policy
  - (c) Flood Insurance and Personal Accident Policy
  - (d) Health Insurance and Travel Insurance
6. Under Marine Insurance, what does the Marine Hull Policy primarily cover? (CO3, K2)
- (a) Cargo transported by sea
  - (b) Damage to the ship's structure
  - (c) Liability of the ship owner
  - (d) Loss of marine biodiversity



7. According to the Motor Vehicles Act, 1988. what type of insurance is compulsory for all vehicles on the road?  
(CO4, K2)
- (a) Comprehensive Insurance
  - (b) Personal Accident Insurance
  - (c) Third-Party Insurance
  - (d) Liability Insurance
8. What important documents are associated with Motor Insurance?  
(CO4, K2)
- (a) Fitness Certificate and Pollution Under Control (PUC) Certificate
  - (b) Insurance Passport and Vehicle Passport
  - (c) Vehicle Passport and Pollution Under Control (PUC) Certificate
  - (d) Fitness Certificate and Insurance Passport
9. What does an Engineering Insurance policy typically cover?  
(CO5, K2)
- (a) Loss or damage to machinery and equipment
  - (b) Personal health and accidents
  - (c) Liability in case of accidents
  - (d) Loss of personal belongings
10. Which type of insurance covers the loss of money while in transit from one place to another?  
(CO5, K2)
- (a) Agricultural Insurance
  - (b) Money Insurance
  - (c) Pedal Cycle Insurance
  - (d) Baggage Insurance

**Part B**

(5 × 5 = 25)

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

11. (a) What is the role of the Insurance Regulatory and Development Authority of India. (IRDAI) in the Indian general insurance market? (CO1, K2)
- Or
- (b) Explain the significance of Add-Ons Covers in general insurance policies. (CO1, K2)
12. (a) What is consideration in an insurance contract? (CO2, K4)
- Or
- (b) Why is the insurance proposal form important in the underwriting process? (CO2, K2)
13. (a) Describe the different types of marine insurance. (CO3, K4)
- Or
- (b) What is meant by cargo insurance? Mention the types of risks covered under cargo insurance? (CO3, K4)
14. (a) Explain the Concept of No-Claim Bonus (NCB) in Motor Insurance and its Significance for Policyholders. (CO4, K2)
- Or
- (b) Discuss the significance of Third Party Liability in Motor insurance. (CO4, K4)
15. (a) Discuss the Significance of Money Insurance for Businesses and the Risks it Aims to Mitigate. (CO5, K4)
- Or
- (b) Examine the Role of Neon Sign Insurance in Safeguarding Businesses and the Risks Addressed by this Specialized Coverage. (CO5, K2)

**Part C**

(5 × 8 = 40)

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

16. (a) Evaluate the Impact of Globalization on the Indian General Insurance Market., Considering the Role of Major Non-Life Insurers Worldwide. (CO1, K2)

Or

- (b) Discuss the Challenges and Opportunities in Priority Sector Lending. (CO1, K2)
17. (a) Discuss the elements of an insurance contract. (CO2, K2)

Or

- (b) Explain the terms offer and acceptance with suitable examples. (CO2, K2)
18. (a) Distinguish between fire insurance and marine insurance. (CO3, K4)

Or

- (b) (i) Explain the claim procedure for a fire insurance contract. (CO3, K4)
- (ii) Explain the important clauses in a marine policy.
19. (a) Outline the Key Components of Personal Accident Insurance Coverage and its Relevance in Providing Financial Security. (CO4, K2)

Or

- (b) Write the scope of cover of a standard fire insurance policy. (CO4, K2)

20. (a) Outline the key features of Shopkeeper's Insurance.  
(CO5, K4)

Or

- (b) Summarise a detailed note on Fidelity Guarantee Insurance.  
(CO5, K4)
-

**R2139**

**Sub. Code**

**632305**

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024**

**Third Semester**

**Banking and Insurance**

**DIGITAL BANKING SERVICES**

**(CBCS – 2022 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

10 × 1 = 10)

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

1. \_\_\_\_\_ started digital banking in India. (CO1, K2)  
(a) ICICI Bank                      (b) SBI Bank  
(c) IOB Bank                      (d) Indian Bank
2. Which one of the following is models of internet banking  
\_\_\_\_\_ (CO1, K2)  
(a) Fund transfers              (b) Credit card bill  
(c) Creating deposits      (d) EMI payment
3. POS stands for \_\_\_\_\_ (CO2, K3)  
(a) Point of sale              (b) Point of service  
(c) Point of security      (d) Point of structure
4. What is IoT-enabled banking? (CO2, K3)  
(a) Banking services through wearable devices  
(b) Banking services through mobile devices  
(c) Banking services that use Internet of Things  
technology  
(d) Banking services that use AI technology

5. \_\_\_\_\_ is the full form of USSD. (CO3, K3)
- (a) Unstructured Supplementary Service Data
  - (b) Unique Supplementary Service Data
  - (c) Ultimate Supplementary Service Data
  - (d) Union Supplementary Service Data
6. \_\_\_\_\_ is a mobile banking application. (CO3, K3)
- (a) A website for banking services
  - (b) A software for banking services on mobile devices
  - (c) A mobile device for banking services
  - (d) A branch for banking services
7. The BHIM was launched by Prime Minister Narendra Modi on \_\_\_\_\_. (CO4, K4)
- (a) 15<sup>th</sup> August 2016
  - (b) 31<sup>st</sup> October 2016
  - (c) 26<sup>th</sup> January 2016
  - (d) 30<sup>th</sup> December 2016
8. NEFT stands for \_\_\_\_\_. (CO4, K4)
- (a) National Exchange of Funds Transfer
  - (b) National Electronic Financial Transfer
  - (c) Net Electronic Fund Transfer
  - (d) National Electronic Fund Transfer.
9. Which of the following institutions does not come under the control of RBI? (CO5, K5)
- (a) Co-Operative Societies
  - (b) Co-Operative banks
  - (c) National housing banks
  - (d) MFI
10. \_\_\_\_\_ may disable a bank from carrying out day to day cash transaction. (CO5, K5)
- (a) Operational risk
  - (b) Liquidity risk
  - (c) Credit risk
  - (d) Market risk

**Part B**

(5 × 5 = 25)

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

11. (a) Show the various digital banking products and services offered by banks. (CO1, K2)

Or

- (b) Narrate the training programs implemented by the banks for digital banking. (CO1, K2)

12. (a) Discover how ATMs and Cash Deposit Machines contribute to digital banking. (CO2, K3)

Or

- (b) Classify the different types of wearable devices used in banking? (CO2, K3)

13. (a) Examine the security measures implemented in mobile banking. (CO3, K3)

Or

- (b) Classify the different types of Mobile wallets. (CO3, K3)

14. (a) Distinguish between NEFT and IMPS. (CO4, K4)

Or

- (b) List out the advantages of SWIFT. (CO4, K4)

15. (a) Interpret the data security and privacy issues in digital banking. (CO5, K5)

Or

- (b) Classify the various types of risks faced by cyber defence. (CO5, K5)

**Part C**

(5 × 8 = 40)

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

16. (a) Outline the Impact of core banking system in Indian Banks. (CO1, K2)
- Or
- (b) Summarise the security concerns associated with digital banking. (CO1, K2)
17. (a) Explain the steps and security measures involved in case a customer wants to use internet banking for the first time. (CO2, K3)
- Or
- (b) Predict the potential benefits and challenges wants to implement IoT-enabled banking. (CO2, K3)
18. (a) Examine the role of Unstructured Supplementary Service Data (USSD) in digital banking channels. (CO3, K3)
- Or
- (b) Interpret how the regulatory framework impacts the growth and adoption of mobile banking. (CO3, K3)
19. (a) Generate the significance of BHIM (Bharat Interface for Money). (CO4, K4)
- Or
- (b) Generate the process of ECS (Electronic Clearing System). (CO4, K4)
20. (a) Examine the measures takenby RBI to manage risks in digital banking. (CO5, K5)
- Or
- (b) Generate the process of ECS (Electronic Clearing System). (CO5, K5)



<b>R2140</b>
--------------

<b>Sub. Code</b>
------------------

<b>632E01</b>
---------------

**M.B.A. DEGREE EXAMINATION, NOVEMBER – 2024.**

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

1. What is the term used to describe the fixed amount an individual pays for covered medical services after meeting their deductible? (CO1, K1)
  - (a) Deductible
  - (b) Premium
  - (c) Copayment
  - (d) Co-creation
2. What is the purpose of a health insurance formulary? (CO1, K1)
  - (a) To determine the premium cost of the insurance plan
  - (b) To list the covered medications and their associated Costs
  - (c) To provide coverage for non-medical services
  - (d) To exclude

3. The volunteers that engage in this mission that will establish a link between the health system and the targeted community is shortly known as (CO2, K2)
- (a) MASHA (b) RUSA  
(c) LASA (d) ASHA
4. EAG stands for \_\_\_\_\_. (CO3, K3)
- (a) Earning Actuarial Guarantee  
(b) Enhanced Administered Guarantee  
(c) Empowered Action Group  
(d) Earning Actual Guarantee
5. A person who offers a lump sum amount of money for life threatening diseases come under which type of insurance? (CO3, K3)
- (a) Family Health Insurance  
(b) Individual Health Insurance  
(c) Critical Illness Insurance  
(d) Marketing Economies
6. Which of the following is not part of the proper demographic detail in the health insurance proposal form? (CO3, K3)
- (a) Marital Status  
(b) Unique ID  
(c) PAN No.  
(d) Mode of Payment

7. The policy holder is rewarded for not submitting a claim in the preceding year is entitling a benefit of \_\_\_\_\_. (CO3, K4)
- (a) No Claim Premium
  - (b) Exclusions
  - (c) Waiting Period
  - (d) No Claim Bonus
8. Medical Records, insurance claims, lab tests, pharmacy prescriptions, or even population wide-research It is an Integral part of well designed to have he healthcare analytics with the support of \_\_\_\_\_. (CO4, K5)
- (a) Data Warehousing
  - (b) Data Architecture
  - (c) Data Mining
  - (d) Data Analytics
9. Which year the IRDAI was set-up to regulate the insurance in India? (CO5, K5)
- (a) 1998
  - (b) 1997
  - (c) 1999
  - (d) 1996
10. The limitations of a health insurance policy are \_\_\_\_\_. (CO5, K5)
- (a) Inclusions
  - (b) Exclusions
  - (c) Premium
  - (d) Deductibles

**Part B**

(5 × 5 = 25)

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

11. (a) Discuss the significance of Mediclaim Policy.  
(CO1, K2)

Or

- (b) Discuss the objective and principles of health Insurance.  
(CO1, K2)
12. (a) Explain the service quality challenges of Public health system in India.  
(CO2, K2)

Or

- (b) Describe the sources of funds for healthcare with its merits.  
(CO2, K2)
13. (a) Outline a health insurance proposal form with its key components.  
(CO3, K4)

Or

- (b) Discuss the role and nature of various clauses of insurance and the role of third party administrators.  
(CO3, K3)
14. (a) Discuss the responsibility of Insurance information Bureau and its significance.  
(CO4, K2)

Or

- (b) Discuss the categories of consumer frauds in insurance.  
(CO4, K5)

15. (a) Describe the principles of health insurance regulations. (CO4, K5)

Or

- (b) Discuss the risks associated with health insurance with its key elements. (CO4, K4)

**Part C** (5 × 8 = 40)

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

16. (a) Describe the exclusion and its applications. Give suitable examples. (CO1, K4)

Or

- (b) Discuss the role of insurance facilitated access and affordability to healthcare. (CO1, K2)

17. (a) Classify health insurance. List down the merits and limitations of Group insurance over individual insurance. (CO2, K2)

Or

- (b) Explain the role need and significance of Health Finance access and effectiveness in India. (CO2, K3)

18. (a) Explain the policy clauses for a health insurance products. (CO3, K4)

Or

- (b) Differentiate public and private healthcare insurance products and services with clear-cut dimensions. (CO3, K4)

19. (a) Discuss the need, procedure and significance of cashless facilities to be available for planned hospitalization and emergency hospitalization. (CO4, K2)

Or

- (b) Explain some of the exclusive insurance packages which is meant for specific target groups. (CO4, K3)
20. (a) Explain the role of third party administrators in ensuring the health insurance regulation and promotion. Give examples. (CO5, K5)

Or

- (b) Discuss the role of IRDA in supervising insurance promotional activities. (CO5, K5)
-