

R2893

Sub. Code

632201

M.B.A. DEGREE EXAMINATION, APRIL – 2025

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 main functions of financial systems are (CO1, K2)
 - (a) capital formation
 - (b) speedy economic development
 - (c) savings
 - (d) all of these
2. The financial market for long term funds is known as (CO1, K2)
 - (a) capital market (b) money market
 - (c) primary market (d) secondary market
3. Money market instrument is (CO2, K4)
 - (a) Bond (b) Debentures
 - (c) Stock certificate (d) Certificate of deposit
4. NSE was established in the year _____ (CO2, K4)
 - (a) 1993 (b) 1992
 - (c) 1994 (d) 1991

5. The headquarters of SEBI are in (CO3, K5)
(a) Mumbai (b) New Delhi
(c) Kolkata (d) Chennai
6. Bank rate is also known as (CO3, K5)
(a) Discount rate (b) Repo rate
(c) Reserve repo rate (d) Lending rate
7. Debenture holders are (CO4, K2)
(a) Debtors of the company
(b) Creditors of the company
(c) External users
(d) Owners of the company
8. Who are eligible for issue commercial paper (CO4, K2)
(a) Corporates
(b) Primary dealers
(c) All India Financial institutions
(d) All of these
9. Which organisation provides credit history of the borrowers? (CO5, K5)
(a) FRBI (b) IRDA
(c) CIBIL (d) NSDL
10. Merchant bank is organization that (CO5, K5)
(a) Underwriters securities for corporations
(b) Advice clients on mergers
(c) Involved ownership commercial ventures
(d) All of the above

Part B

(5 × 5 = 25)

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

11. (a) Compare the fund based financial services with fee based financial services. (CO1, K2)

Or

- (b) Outline the effects of liberalisation on Indian financial system. (CO1, K2)

12. (a) Bring out the features of money market. (CO2, K4)

Or

- (b) Distinguish between primary market and secondary market. (CO2, K4)

13. (a) What are the objectives of monetary control? (CO3, K5)

Or

- (b) Assess the impact of demonetization in Indian financial system. (CO3, K5)

14. (a) State the features of derivative market. (CO4, K2)

Or

- (b) Outline the advantages of debentures. (CO4, K2)

15. (a) What are the services provided by merchant bankers? (CO5, K5)

Or

- (b) Examine the limitations of credit card. (CO5, K5)

Part C

(5 × 8 = 40)

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

16. (a) Discuss the recent development that have taken place in the Indian financial system. (CO1, K2)

Or

- (b) Explain the structure of Indian Financial system. (CO1, K2)

17. (a) Explain the importance of capital market. (CO2, K4)

Or

- (b) Discuss the functions of stock exchanges. (CO2, K4)

18. (a) Describe the working of selective credit control measures.

(CO3, K5)

Or

- (b) Discuss the powers and functions of SEBI. (CO3, K5)

19. (a) Explain the different types of preference shares. (CO4, K2)

Or

- (b) Outline the advantages and disadvantages of GDR. (CO4, K2)

20. (a) “Leasing is beneficial to both, the lessee as well as the lessor” examine (CO5, K5)

Or

- (b) Discuss the various functions performed by a credit rating agency. (CO5, K5)

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Sub. Code

632202

M.B.A. DEGREE EXAMINATION, APRIL – 2025

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

1. The Reserve Bank of India was nationalised in the year _____. (CO1, K4)
(a) 1945 (b) 1930
(c) 1949 (d) 1950
2. A department of SEBI deals with cases related to diversion of funds, resources and bank loans by promoters of a company is _____. (CO1, K4)
(a) Financial corporation and Investigation Department
(b) Corporate Finance Investigation Department
(c) Funds and Stocks Investigation Department
(d) Funds and Security Investigation Department

3. _____ is the system used by firms to control and direct their operations and operations of the employees.
(CO2, K4)
- (a) Corporate Compliance
 - (b) Corporate Governance
 - (c) Corporate Control
 - (d) Corporate Directive
4. Merger of two firms which are involved in different stages of distribution and production in same business activity is called _____.
(CO2, K4)
- (a) Horizontal Merger
 - (b) Vertical Merger
 - (c) Leveraged Buyout
 - (d) Management Buyout
5. Which among the following is the first payment Bank of India?
(CO3, K4)
- (a) Airtel payment bank
 - (b) Fino Pay Tech Limited
 - (c) Vodafone m-pesa limited
 - (d) India Post payment bank
6. The maximum compensation which a banking ombudsman can help a compliant to get is _____.
(CO3, K4)
- (a) 10 lakhs
 - (b) 20 lakhs
 - (c) 15 lakhs
 - (d) 5 lakhs

7. A collecting banker is given the statutory protection only when he act as _____. (CO4, K2)
- (a) a banker
 - (b) a holder for value
 - (c) a holder is due course
 - (d) an agent
8. The paying banker who makes cash payment of a cross cheque at the counter shall be liable for the loss of _____. (CO4, K2)
- (a) Drawer of the cheque
 - (b) True owner of the cheque
 - (c) Collecting banker
 - (d) The first endorser
9. When did 'The Legal Service Authorities Act, come into force? (CO5, K5)
- (a) 01 April, 1996
 - (b) 01 March, 1987
 - (c) 01 May, 1987
 - (d) 09 November, 1995
10. Section 11 of the Limitation Act 1986 deals with suits _____. (CO5, K5)
- (a) On Foreign Contracts
 - (b) On Local Contracts
 - (c) Banking contracts
 - (d) Contracts

Part B

(5 × 5 = 25)

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

11. (a) State the role of SEBI in regulating the banking sector. (CO1, K4)

Or

- (b) Narrate the Recent amendments in RBI Act. (CO1, K4)

12. (a) Interpret the concept Branch Authorization Policy. (CO2, K4)

Or

- (b) Examine the reasons for winding up of banking companies. (CO2, K4)

13. (a) Outline the RBI's regulations pertaining to Loans and Advances of banking companies. (CO3, K4)

Or

- (b) Write a short note on Banking Ombudsmen. (CO3, K4)

14. (a) Classify the types of crossing of cheques. (CO4, K2)

Or

- (b) Spell out the duties of collecting banker. (CO4, K2)

15. (a) Indicate the time limit for recovery of debts due to banks and Financial Institutions. (CO5, K5)

Or

- (b) Explain the purpose of Prevention of Money Laundering Act. (CO5, K5)

Part C

(5 × 8 = 40)

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

16. (a) Examine the role of RBI in regulating the business of banking. (CO1, K4)

Or

- (b) Interpret the Regulation of IRDA with respect to regulating the banking sector. (CO1, K4)
17. (a) Examine the provisions relating to appointment of chairperson of banking companies. (CO2, K4)

Or

- (b) Generate the need of a good corporate governance in banking. (CO2, K4)
18. (a) Interpret the RBI's power in regulation of payment system. (CO3, K4)

Or

- (b) Elucidate the role of ombudsman in banks. (CO3, K4)
19. (a) Illustrate the obligations of a banker. (CO4, K2)

Or

- (b) Summarize the statutory protection of the paying banker. (CO4, K2)

20. (a) Assess the recovery of loans procedure under securitization and Reconstruction of Financial Assets and Enforcement of security Interest Act, 2002. (CO5, K5)

Or

- (b) Evaluate the major provisions relating to Insolvency and Bankruptcy code. (CO5, K5)

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Sub. Code

632203

M.B.A. DEGREE EXAMINATION, APRIL – 2025

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 questions by
choosing the correct option.

1. Banks maintain foreign currency accounts known as _____ accounts with banks abroad. (CO1, K3)
(a) Vostro (b) Nostro
(c) Loro (d) FEMA
2. FEMA has come into force with effect from (CO1, K3)
(a) June 1 2000 (b) December 5 2000
(c) May 1 2000 (d) November 1 2000
3. Forward margin is (CO2, K2)
(a) The profit on forward contract
(b) Commission payable to exchange brokers
(c) Difference between the spot rate and forward rate
(d) None of the above

4. The option period for a forward contract can be for a maximum period of (CO2, K2)
- (a) 21 days (b) one month
- (c) 10 days (d) six months
5. Cover deal by a dealer of an authorized dealer is under taken to _____ (CO3, K4)
- (a) Profit from exchange rate movements
- (b) Cover up mistakes done by the dealer
- (c) Square up the position resulting from dealing with customers
- (d) None of the above
6. The actual balance maintained in the nostro account abroad is better reflected in (CO3, K4)
- (a) Exchange position
- (b) Cash position
- (c) The difference between cash exchange position
- (d) None of the above
7. Post-Shipment credit in foreign currency can be availed by (CO4, K4)
- (a) Use of on - shore foreign currency funds
- (b) Banks raising foreign currency funds aboard
- (c) Exporters arranging funds aboard
- (d) Any of the above methods

8. A letter credit is opened on behalf of (CO4, K4)
- (a) Exporter customers
 - (b) Importer customers
 - (c) Any party wishing to make payment aboard
 - (d) None of the above
9. Buyer's credit is extended by EXIM bank to (CO5, K4)
- (a) Foreign buyers for importing specific good from India
 - (b) Foreign buyers for importing capital goods from anywhere
 - (c) Exporters in India for buying inputs from abroad
 - (d) Exporters in India to enable them to extend credit to their buyers
10. Cover under the guarantee of ECGC is available to (CO5, K4)
- (a) The bank against the default of the importer
 - (b) The bank against the default of the exporter
 - (c) The exporter against the failure of the importer
 - (d) The bank and the exporter against the failure of buyers

Part B (5 × 5 = 25)

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

11. (a) Explain the term foreign exchange as stock. (CO1, K3)

Or

- (b) Identify the services under correspondence banking. (CO1, K3)

12. (a) Distinguish between direct quotation and indirect quotation. (CO2, K2)

Or

- (b) Express your views relating to fixed forward contracts. (CO2, K2)

13. (a) Distinguish between swap and deposit. (CO3, K4)

Or

- (b) Examine the various methods of preventing and controlling the risk. (CO3, K4)

14. (a) Examine the importance of pre-shipment credit. (CO4, K4)

Or

- (b) Outline the mechanism of a letter of credit. (CO4, K4)

15. (a) Outline the schemes does EXIM bank have for project and services exports from India. (CO5, K4)

Or

- (b) Distinguish between commercial risks and political risk covered by ECGC policies. (CO5, K4)

Part C

(5 × 8 = 40)

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

16. (a) Discover the present functions of Foreign Exchange Dealers Association of India. (CO1, K3)

Or

- (b) Explain the respective role played by different categories of authorized dealers in India. (CO1, K3)

17. (a) Classify the various types of foreign exchange transactions. (CO2, K2)

Or

- (b) Explain the features of forward exchange contracts. (CO2, K2)

18. (a) Examine the role of clearing corporation of India limited in the settlement of foreign exchange transactions. (CO3, K4)

Or

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

19. (a) Discuss the various finance facilities available from commercial banks to exporters in India. (CO4, K4)

Or

- (b) Examine the merits and demerits of letter of credit. (CO4, K4)

20. (a) Describe the promotional and advisory role played by EXIM bank. (CO5, K4)

Or

- (b) Describe the salient features of the standard policies issued by ECGC to exporters. (CO5, K4)
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R2896

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632204

M.B.A. DEGREE EXAMINATION, APRIL – 2025

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 questions by
choosing the correct option.

1. The business of insurance is related to protection of _____.
(CO1, K2)
(a) status
(b) savings
(c) profit
(d) economic value of assets
2. Married women's property act was passed in _____.
(CO1, K1)
(a) 1864 (b) 1874
(c) 1964 (d) 1974
3. A premium that is calculated by combining the rate of mortality and investment income is called _____.
(CO2, K2)
(a) a net premium (b) a gross premium
(c) a policy reserve (d) surrender

4. _____ risk is one which can be insured on standard terms and conditions or otherwise. (CO2, K2)
(a) Insurable (b) Uninsurable
(c) Marketable (d) Premium
5. _____ in insurance refer to conditions, exceptions placed within an insurance policy. (CO3, K2)
(a) Operative clause (b) Proviso
(c) Schedule (d) Attestation
6. _____ is called revival of lapsed life insurance policy. (CO3, K2)
(a) Paying the outstanding premium
(b) Paying the outstanding interest
(c) Providing necessary health information
(d) All of these
7. In case of assignment _____ is a most. (CO4, K2)
(a) agreement (b) friendship
(c) consideration (d) order
8. Balu proposed a life insurance policy for the benefit of his son. Premium are paid by Balu, here _____ is the policy owner. (CO4, K3)
(a) Son
(b) Balu
(c) Insurance company
(d) Agent of the policy
9. As per IRDA rule insurance companies to scale claims within a period of _____. (CO5, K1)
(a) 30 days (b) 3 weeks
(c) 3 months (d) 6 months
10. If the assured dies after _____ years of the commencement of the policy is treated as normal death. (CO5, K2)
(a) one (b) two
(c) three (d) five

Part B

(5 × 5 = 25)

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

11. (a) Give the meaning of the utmost good faith.
(CO1, K2)

Or

- (b) Outline the important points in group insurance.
(CO1, K4)

12. (a) Give the meaning of the term sub standard risk.
(CO2, K2)

Or

- (b) Show the factors affecting premium. (CO2, K5)

13. (a) Write a short note on operative clause. (CO3, K2)

Or

- (b) Express the causes of lapsation of a policy.
(CO3, K2)

14. (a) Give the meaning of the term nomination.
(CO4, K2)

Or

- (b) What happens if the assignee dies? (CO4, K2)

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

Or

- (b) Write a short note on survival benefits. (CO5, K2)

Part C

(5 × 8 = 40)

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

16. (a) Compare an endowment policy and a whole life policy. (CO1, K4)

Or

- (b) Discuss any two features of life assurance contract in detailed manner. (CO1, K3)

17. (a) Discuss the methods of risk classification. (CO2, K4)

Or

- (b) Explain the different types of premium. (CO2, K2)

18. (a) Summarize the insurance policy preamble. (CO3, K5)

Or

- (b) Explain the consequences of lapsation. (CO3, K5)

19. (a) Evaluate the non-forfeiture options in insurance policy. (CO4, K5)

Or

- (b) Distinguish between nomination and assignment. (CO4, K4)

20. (a) Explain in detail about the actual procedure involved in death claim. (CO5, K3)

Or

- (b) Choose the documents required for settlement of claims. (CO5, K2)

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632205

M.B.A. DEGREE EXAMINATION, APRIL – 2025

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. Finance decision involves (CO1, K2)
 - (a) Investment, financing and dividend decision
 - (b) Financing, dividend and cash decision
 - (c) Investment, financing and sales decision
 - (d) None of these
2. Process of calculating future value of money from present value is classified as (CO1, K2)
 - (a) Compounding (b) Discounting
 - (c) Money value (d) Stock value
3. Which of the following is not a source of long term finance? (CO2, K2)
 - (a) Equity shares
 - (b) Preference shares
 - (c) Commercial papers
 - (d) Reserves and surplus

4. Debt financing is the cheaper source of finance because of (CO2, K2)
- (a) Time value of money
 - (b) Rate of interest
 - (c) Tax deductibility of interest
 - (d) Dividends not payable to lenders
5. The term capital structure refers to (CO3, K4)
- (a) Long term debt, preference stock and common stock
 - (b) Current assets and current liabilities
 - (c) Total asset minus liabilities
 - (d) Shareholders equity
6. Operating leverage examines (CO3, K4)
- (a) The effect of change in the quantity on EBIT
 - (b) The effect of change in EBIT on the EPS of the company
 - (c) The effect of change in output on the EPS of the company
 - (d) The effect of change in EPS on the output of the company
7. In uneven cash flow, IRR is an abbreviations of an (CO4, K5)
- (a) Internal rate of return
 - (b) International rate of return
 - (c) Intrinsic rate of return
 - (d) Investment rate of return

8. The Security market line considers only (CO4, K5)
(a) The systematic risk
(b) Borrowing
(c) Borrowing and lending
(d) Independent variables
9. Which of the following is related to receivable management? (CO4, K4)
(a) Cash budget (b) EOQ
(c) Ageing schedule (d) All of these
10. Inventory holding cost may include (CO4, K4)
(a) Material purchase cost
(b) Penalty charge for default
(c) Interest on loan
(d) None of these

Part B (5 × 5 = 25)

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

11. (a) Explain in brief the decisions involved in financial management. (CO1, K2)
Or
(b) Calculate the rate of interest if the period of doubling of an investment is (CO1, K2)
(i) 4 years
(ii) 6 years.
12. (a) Distinguish between shares and debentures. (CO2, K2)
Or
(b) Express your views relating to purpose of long term finance. (CO2, K2)

13. (a) Examine the significance of cost of capital.
(CO2, K2)

Or

- (b) Ascertain financial leverage from the information given below : (CO3, K4)

Net worth : Rs. 20, 00,000

Debt/Equity ratio : 3 : 1

Interest rate = 10%

Operating Profit = Rs. 18,00,000

14. (a) Project Y has an initial investment of Rs. 5,00,000. Its cash flow for 5 years are Rs. 1,50,000, Rs. 1,80,000, Rs. 1,50,000, Rs. 1,32,000 and Rs. 1,20,000.

Determine the Payback period. (CO3, K5)

Or

- (b) What are the limitations of CAPM? (CO4, K5)

15. (a) Interpret the need for working capital. (CO5, K4)

Or

- (b) From the following calculate : (CO5, K4)

(i) Debtors turnover ratio ;

(ii) Average collection period.

	Rs.
Total sales during the year	4,20,000
Cash sales during the year	1,50,000
Returns inward	20,000
Debtors in the beginning	55,000
Debtors at the end	45,000
Provision for bad debts	5,000

Part C

(5 × 8 = 40)

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

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

Or

- (b) Illustrate the technique of compounding. (CO1, K2)
17. (a) Explain the various sources of long term finance.
(CO2, K2)

Or

- (b) Outline the advantages and limitation of issuing debenture to raise long term finance. (CO2, K2)
18. (a) Discuss the different methods of calculating the cost of capital. (CO3, K4)

Or

- (b) Ashwinth Ltd. is expecting an annual EBIT of Rs. 2,00,000. The company has Rs. 2,00,000 in 10% Debentures. The equity capitalization rate (ke) is 12%. You are required to ascertain the total value of the firm and overall cost of capital. What happens if the company borrows Rs. 2,00,000 at 10% to repay equity capital?
(CO3, K4)

19. (a) Sindhu Metals Ltd. is considering two different investment proposals X and Y. the details are as under :

	Proposal X	Proposal Y
	Rs.	Rs.
Investment cost	1,90,000	4,00,000
CFAT (cash inflows before dep. and after tax)		
Year 1	80,000	1,60,000
Year 2	80,000	1,60,000
Year 3	90,000	2,40,000

Suggest the most attractive proposal on the Basis of NPV method considering that the future incomes are discounted at 12%. (CO4, K5)

Or

- (b) Explain the assumptions of CAPM, (CO4, K5)

20. (a) TKS company sells goods in the home market and earns a gross profit of 20% on sales. Its annual figures are as follows. Sales Rs. 3,00,000 : Materials used Rs. 1 08,000 ; Wages Rs. 96,000 ; Manufacturing expenses Rs. 30,000 ; Administrative expenses Rs. 1,20,000 ; Depreciation Rs. 12,000 ; Selling expenses Rs. 18,000.

Additional Information :

- (i) Credit given by suppliers 2 months
- (ii) Credit allowed to customer 1 month
- (iii) Lag in payment of wages $\frac{1}{2}$ month

- (iv) Lag in payment of administrative expenses
1 month
- (v) Selling expenses are paid quarterly in advance
- (vi) Raw material and finished goods are in stock
1 month
- (vii) Cash, balance estimated to be maintained at
Rs. 30,000

You are required to prepare a statement of
working capital requirement. (CO5, K4)

Or

- (b) Examine the various techniques of inventory
control. (CO5, K4)

R2898

Sub. Code

632401

M.B.A. DEGREE EXAMINATION, APRIL – 2025

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. Which orientation emphasizes creating value for customer to achieve organizational goals? (CO1, K2)
(a) Sales Orientation
(b) Production Orientation
(c) Marketing Orientation
(d) Product Orientation
2. What is the first step in the STP approach? (CO1, K2)
(a) Positioning (b) Targeting
(c) Segmentation (d) Differentiation
3. Who coined the expression “Marketing Mix”? (CO2, K4)
(a) Henry Fayol (b) James Culliton
(c) Peter Drucker (d) Abraham Maslow
4. Relationship marketing emphasizes (CO2, K4)
(a) High customer turnover
(b) Quick sales transactions
(c) Continuous communications and engagement with customer
(d) Indifferent attitude towards customer feedback

5. Black box Model in marketing relates to (CO3, K2)
- (a) Marketing planning
 - (b) Marketing Mix
 - (c) Consumer behavior
 - (d) Marketing control
6. How can insurance companies personalize their marketing efforts online? (CO3, K2)
- (a) Sending generic emails
 - (b) Ignoring social media channels
 - (c) Using outdated website design
 - (d) Tailoring content based on customer data
7. What is the main goal of using “push products” in insurance sales? (CO4, K4)
- (a) To create customer demand
 - (b) To increase brand visibility
 - (c) To educate customers about available options
 - (d) To proactively sell products to customers
8. What role does post sales communication play in insurance marketing? (CO4, K4)
- (a) To alienate customers
 - (b) To create confusion
 - (c) To build trust and rapport
 - (d) To ignore customer inquires
9. What does IRDAI stand for? (CO5, K2)
- (a) Insurance Regulation and Development Authority of India
 - (b) Insurance Regulatory and Development Authority of India
 - (c) Indian Regulatory and Development Authority for Insurance
 - (d) Indian Regulatory and Insurance Authority Development

10. Bancassurance helps insurance companies to (CO5, K2)
- (a) Decrease their market reach
 - (b) Increase their operational costs
 - (c) Access a wider customer base
 - (d) Reduce their product offerings

Part B

(5 × 5 = 25)

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

11. (a) State the features of modern marketing. (CO1, K2)
- Or
- (b) Distinguish between service marketing and product marketing. (CO1, K2)
12. (a) Examine the various objectives of pricing. (CO2, K3)
- Or
- (b) Explain briefly the '7'ps of marketing mix. (CO2, K4)
13. (a) Distinguish between customer and consumer. (CO3, K2)
- Or
- (b) Outline the benefits of digital insurance marketing. (CO3, K2)
14. (a) What are the steps to overcome an objection? (CO4, K4)
- Or
- (b) Outline the sources of finding out prospects. (CO4, K4)
15. (a) What are the objectives of IRDAI? (CO5, K2)
- Or
- (b) Outline the need for an agent's training? (CO5, K2)

Part C

(5 × 8 = 40)

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

16. (a) Explain briefly the scope of marketing. (CO1, K2)

Or

- (b) Express your views relating to marketing strategy while introducing new product. (CO1, K2)

17. (a) Examine the various components of marketing mix. (CO2, K4)

Or

- (b) Describe the different channels of distribution available in the Indian insurance market. (CO2, K4)

18. (a) Explain the factors that determine buying behavior. (CO3, K2)

Or

- (b) Outline the merits and demerits of digital marketing in insurance business. (CO3, K2)

19. (a) Explain the various stages involved in personal selling. (CO4, K4)

Or

- (b) How does life insurance satisfy the human needs? (CO4, K4)

20. (a) Explain the duties and responsibilities of an insurance agent? (CO5, K2)

Or

- (b) Narrate the benefits of bank assurance to the insurer and to the banks. (CO5, K2)

R2899

Sub. Code

632402

M.B.A. DEGREE EXAMINATION, APRIL – 2025

Fourth Semester

Banking and Insurance

RURAL BANKING AND MICROFINANCE

(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 non-institutional sources of rural credit? (CO1, K3)
 - (a) Regional rural banks
 - (b) Money lenders
 - (c) Commercial banks
 - (d) Co-operative banks
2. Small finance banks play a crucial role in (CO1, K3)
 - (a) Limiting access to credit for rural farmers
 - (b) Offering speculative investment options for urban areas
 - (c) Promoting financial inclusion and rural development
 - (d) Providing venture capital for each startups

3. The apex funding agency in India for providing rural credit is _____ (CO2, K3)
- (a) State bank of India
 - (b) Regional rural banks
 - (c) National banks for agriculture and rural development
 - (d) Bank of India
4. What does DRDA stands for? (CO2, K3)
- (a) District rural development association
 - (b) District resources development agency
 - (c) District rural development agency
 - (d) District rehabilitation development authority
5. What is the basic aim of lead banks scheme? (CO3, K5)
- (a) Big banks should try to open offices in each district
 - (b) There should be still competition among the various nationalized banks
 - (c) Individual banks should adopt particular districts for intensive development
 - (d) None of these
6. MSMED act was enacted in the year_____ (CO3, K5)
- (a) 2004
 - (b) 2007
 - (c) 2006
 - (d) 2008

7. What role does microfinance play in promoting financial inclusion? (CO4, K2)
- (a) It restrict access to financial services to a select group individuals
 - (b) It provides loans only to large corporations
 - (c) It facilitates access to credit and savings facilities for low income individuals
 - (d) It focuses solely on maximizing profits for investors
8. What are the main purposes of self-help groups (SHGs)? (CO4, K2)
- (a) To promote economic and social empowerment of poor women
 - (b) To provide micro credit to its members
 - (c) To promote social awareness and participation
 - (d) All of these
9. The Microfinance movement in India has been initiated by (CO5, K5)
- (a) SIDBI
 - (b) SBI
 - (c) NABARD
 - (d) RRBs
10. In the Grameen model, microfinance is delivered through (CO5, K5)
- (a) Individuals lending
 - (b) Group lending
 - (c) Direct Government grants
 - (d) Donor funded projects

Part B

(5 × 5 = 25)

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

11. (a) Identify the need for rural banking. (CO1, K3)

Or

- (b) Bring out the importance of payment banks in rural development. (CO1, K3)

12. (a) What are the objectives of SIDBI? (CO2, K3)

Or

- (b) Give the functions of District Industries Centres. (CO2, K3)

13. (a) State the features of lead bank scheme. (CO3, K5)

Or

- (b) Evaluate the importance of MSME sector. (CO3, K5)

14. (a) Outline the need for financial inclusion in India. (CO4, K2)

Or

- (b) Explain the objectives of SHG bank linkage program. (CO4, K2)

15. (a) Assess the significance of microfinance. (CO5, K5)

Or

- (b) Evaluate the benefits of innovative model in microfinance. (CO5, K5)

Part C

(5 × 8 = 40)

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

16. (a) Discover the role of commercial banks in rural development. (CO1, K3)

Or

- (b) Identify the various difficulties faced by regional rural banks. (CO1, K3)

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

Or

- (b) Identify the problems and prospects of rural banking. (CO2, K3)

18. (a) Evaluate the various sources of financing in agricultural credit. (CO3, K5)

Or

- (b) Explain the RBI guidelines for MSME loans. (CO3, K5)

19. (a) Explain the Role of microfinance in promoting financial inclusion. (CO4, K2)

Or

- (b) Illustrate the various models of Self-Help Groups. (CO4, K2)

20. (a) Explain the evolution and progress of microfinance in India. (CO5, K5)

Or

- (b) Evaluate the role of microfinance in sustainable development in rural areas. (CO5, K5)
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R2900

Sub. Code

632403

M.B.A. DEGREE EXAMINATION, APRIL – 2025.

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 outcome of planned action of conception, analysis and implementation. (CO1, K2)
 - (a) Market Mix
 - (b) Product Mix
 - (c) Marketing strategy
 - (d) Marketing Audit
2. The following one is not a characteristic of marketing audit. (CO1, K2)
 - (a) Comprehensive (b) Systematic
 - (c) Periodic (d) Dependent
3. Which among the following is an input device in an ATM? (CO2, K1)
 - (a) Keypad (b) Receipt printer
 - (c) Speaker (d) Display screen

4. Social Marketing deals with _____. (CO2, K2)
(a) Society (b) Social Change
(c) Social Class (d) Social Evil
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. Direct Marketing is continuing to become more _____ oriented. (CO4, K1)
(a) Television (b) Web
(c) Telephone (d) Radio
8. _____ is banking transactions that take place in a virtual ambience on the website of a banking company. (CO4, K2)
(a) Mobile banking (b) Telephone banking
(c) E-banking (d) Net Banking
9. A target group means a group of _____. (CO5, K2)
(a) Sellers
(b) Person to whom sales should be focused
(c) Buyers
(d) All of these

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** questions not more than 500 words each.

11. (a) Explain the concept of marketing mix. (CO1, K2)

Or

- (b) Explain the SWOT anal in marketing. (CO1, K3)

12. (a) Examine the mechanism of an ATM. (CO2, K4)

Or

- (b) Interpret the role of the Indian Bank's Association.
(CO2, K4)

13. (a) What is meant by Bancassurance? (CO3, K2)

Or

- (b) What are the components of the product mix?
(CO3, K2)

14. (a) Explain the term social banking. (CO4, K3)

Or

- (b) What is banking ombudsman scheme? (CO4, K2)

15. (a) What type of training is required to the bank marketing personnel?
(CO5, K2)

Or

- (b) State the positive impact of bank procedure.
(CO5, K3)

Part C

(5 × 8 = 40)

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

16. (a) Bring out the marketing objectives. (CO1, K3)

Or

- (b) Explain the role of digital marketing in bank's business. (CO1, K4)

17. (a) Distinguish between administered and deregulated interest rates. (CO2, K5)

Or

- (b) Classify the suitable branch location for the various types of banks. (CO2, K5)

18. (a) "Private sector banks are offering bundled products to satisfy the customers". Do you agree? Justify. (CO3, K6)

Or

- (b) Explain the constraints of new product development. (CO3, K4)

19. (a) Explain the channels for banking services. (CO4, K4)

Or

- (b) Explain the components of marketing information system. (CO4, K5)

20. (a) Determine the challenges for banks in modern marketing era. (CO5, K6)

Or

- (b) Assess the bank customer rights. (CO5, K5)

R2901

Sub. Code

632E11

M.B.A. DEGREE EXAMINATION, APRIL – 2025

Fourth Semester

Banking and Insurance

Elective: FIN TECH 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 answer.

1. _____ are the challenges faced by Fin tech sector. (CO1, K2)
 - (a) Cyber threats and Issue of data privacy
 - (b) Block Chain
 - (c) Cyber Attacks
 - (d) Lending
2. “Fin Tech” stands for _____. (CO1, K2)
 - (a) Financial Management
 - (b) Financial Technology
 - (c) Financial Service
 - (d) Financial System
3. Where do you store in Crypto currency? (CO2, K2)
 - (a) Bank Account (b) Floppy disk
 - (c) Wallet (d) Pocket

4. Which of the following is important for Block Chain? (CO2, K2)
- (a) Data base security
 - (b) Auditing
 - (c) Planning
 - (d) Time Stamp
5. What are the risks of Crowd finding? (CO3, K6)
- (a) Validate their business
 - (b) Failed campaigns damages reputation
 - (c) Vulnerability to hacker Attacks
 - (d) Gain knowledge of the market potential with a pitch
6. _____ are the risks of PZP lending. (CO3, K6)
- (a) Technology risk (b) Fraud risk
 - (c) Skills risk (d) Liquidity risk
7. Insur tech refers to _____. (CO4, K4)
- (a) Technology (b) Innovations
 - (c) Digital (d) Insurance Industry
8. _____ is the role of risk management. (CO4, K4)
- (a) Vital role (b) Analytics role
 - (c) Real time role (d) Machine learning role
9. Reg tech Securities Law of Fin tech Company is involved with _____. (CO5, K6)
- (a) Crowd funding plat form
 - (b) Deposit Insurance Corporation of Ontario
 - (c) Financial Services Commission of Ontario
 - (d) Biometric platform

10. Which of the following is not the mutual aspect of financial regulations? (CO5, K6)
- (a) Consumer Protection
 - (b) Payment Processing
 - (c) Anti-Money Laundering
 - (d) Rules, Public and Securities

Part B (5 × 5 = 25)

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

11. (a) Illustrate the uses of Fin tech in the financial sector. (CO1, K2)

Or

- (b) Explain the role of Fin tech Startup. (CO1, K2)

12. (a) Write a short note on Global Payment Eco system. (CO2, K2)

Or

- (b) Narrate the benefits of Crypto Currency. (CO2, K2)

13. (a) Compile the concept of crowd funding. (CO3, K6)

Or

- (b) Write a short note on MSME Lending. (CO3, K6)

14. (a) Categorize the Hybrid Lending products. (CO4, K4)

Or

- (b) Examine the working of Insur Tech. (CO4, K4)

15. (a) Compile the role of regulators in the case of Reg tech. (CO5, K5)

Or

- (b) Elaborate the concept Regulatory Sand box. (CO5, K5)

Part C

(5 × 8 = 40)

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

16. (a) Summarize the Evolution of Fin tech. (CO1, K2)

Or

- (b) Outline the challenges of Fin tech. (CO1, K2)

17. (a) Illustrate the applications of Crypto currencies.
(CO2, K2)

Or

- (b) Explain the 'Foundation of Block chain'. (CO2, K2)

18. (a) Construct the Innovation of alternative Finance in
fin tech. (CO3, K6)

Or

- (b) Elaborate the opportunities and challenges of
Crowd funding. (CO3, K6)

19. (a) Interpret the Risk Management and underwriting
in Bank tech. (CO4, K4)

Or

- (b) Examine the role of Artificial Intelligence/Machine
Learning in Insur tech. (CO4, K4)

20. (a) Elaborate the role of Reg Tech in Financial
Institutions and Start ups. (CO5, K6)

Or

- (b) Formulate the applications of Regulatory Sand
boxes. (CO5, K6)