

R3703

Sub. Code

632301

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

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. What is the primary purpose of research? (CO1, K2)
 - (a) To prove a hypothesis
 - (b) To disprove a theory
 - (c) To gain knowledge and understanding
 - (d) To solve a problem

2. Experimental researches are aimed to _____ (CO1, K2)
 - (a) Establish association between variables
 - (b) Describe variables
 - (c) Study the application of theory
 - (d) Study trend analysis

3. A good research design should have (CO2, K3)
 - (a) Validity
 - (b) Objectivity
 - (c) Reliability
 - (d) All of these

4. A good sample should possess : (CO2, K3)
- (a) homogeneity
 - (b) adequacy
 - (c) representativeness
 - (d) all of these
5. One of the key advantages of using a questionnaire for data collection is (CO3, K3)
- (a) It provides immediate, real time responses
 - (b) It is cost-effective and can reach large audience
 - (c) It requires face to face interaction
 - (d) It eliminates the need for analysis
6. What is the main purpose of pre-testing in research? (CO3, K3)
- (a) To finalize data analysis
 - (b) To identify and correct issues in the research instrument before the main study
 - (c) To increase sample size
 - (d) To avoid conducting a pilot study
7. What type of coding involves assigning labels to raw data? (CO4, K4)
- (a) Open Coding (b) Axial Coding
 - (c) Selective Coding (d) Invivo Coding
8. What is the first step in data analysis? (CO4, K4)
- (a) Data collection
 - (b) Data interpretation
 - (c) Data cleaning and preparation
 - (d) Conclusion and Recommendations

9. A report is a statement of (CO5, K6)
(a) results (b) events
(c) conditions (d) all of these
10. Why is proper referencing important in a research report? (CO5, K6)
(a) To add unnecessary information
(b) To acknowledge sources and avoid plagiarism
(c) To increase the length of the report
(d) To make the report look more professional

Part B (5 × 5 = 25)

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

11. (a) Outline the criteria of good research. (CO1, K2)
Or
(b) Express your views relating to case study approach. (CO1, K2)
12. (a) Identify the components of a good research design. (CO2, K3)
Or
(b) Examine the factors which determine sample size. (CO2, K3)
13. (a) What are the sources of primary data? (CO3, K3)
Or
(b) Discover the importance of scaling techniques. (CO3, K3)
14. (a) Outline the guidelines for editing. (CO4, K4)
Or
(b) Explain the significance of Chi-square test in statistical analysis. (CO4, K4)
15. (a) What are the key features of a good research report? (CO5, K6)
Or
(b) Evaluate the necessity of clarity in research. (CO5, K6)

Part C

(5 × 8 = 40)

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

16. (a) Explain the importance of Business research. (CO1, K1)
- Or
- (b) Distinguish between pure research and applied research. (CO1, K2)
17. (a) Discuss the various types of research design. (CO2, K3)
- Or
- (b) Identify the criteria for selecting in appropriate sample procedure. (CO2, K3)
18. (a) Distinguish between questionnaire and schedule. (CO3, K3)
- Or
- (b) Examine the merits and demerits of observation method in collecting material. (CO3, K3)
19. (a) Explain the advantages of mean, median and mode. (CO4, K4)
- Or
- (b) “Interpretation is a fundamental component of research process”. Explain. (CO4, K4)
20. (a) Describe in brief, the layout of a research report covering all relevant points. (CO5, K6)
- Or
- (b) Explain the various steps involved in drafting reports. (CO5, K6)
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R3704

Sub. Code

632302

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

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 questions by choosing the correct option.

1. What is the primary difference between risk and uncertainty? (CO1, K4)
 - (a) Risk is measurable while uncertainty is not measurable
 - (b) Uncertainty is measurable while risk is not measurable
 - (c) Both are measurable
 - (d) Both are not measurable

2. Purchasing an insurance policy to protect against financial losses is known as (CO1, K4)
 - (a) Risk avoidance
 - (b) Risk retention
 - (c) Risk ignorance
 - (d) Risk transfer

3. Which financial model is used to measure the impact of market risk factors on a portfolio? (CO2, K6)
- (a) Capital Asset pricing model
 - (b) Probability Density Function
 - (c) Return on Investment Model
 - (d) Debt-service coverage ratio
4. ALM helps financial Institution in (CO2, K6)
- (a) Ignoring financial risk and focusing only on growth
 - (b) Maintaining a balance between earnings, risks and capital
 - (c) Completely eliminating all market risks
 - (d) Avoiding compliance with regulatory frameworks
5. Credit default swaps are primarily used for (CO3, K4)
- (a) Hedging against credit risk in case of default
 - (b) Exchanging foreign currencies
 - (c) Speculating on stock price movements
 - (d) Avoiding taxation on investments
6. Which regulatory framework provides guidelines for counterparty credit risk management? (CO3, K4)
- (a) Basel III
 - (b) WTO regulations
 - (c) FEMA
 - (d) The securities act of 1933

7. What is the primary purpose of hazard analysis?
(CO4, K2)
- (a) To identify potential sources of harm and assess their impact
 - (b) To increase financial profits
 - (c) To eliminate all hazards completely
 - (d) To ignore minor workplace risks
8. What is a common tool used in risk assessment?(CO4, K2)
- (a) Risk matrix
 - (b) Customer feedback forms
 - (c) Marketing strategy report
 - (d) Employee attendance sheet
9. How does risk avoidance differ from risk mitigation?
(CO5, K6)
- (a) Risk avoidance eliminates risk entirely, while risk mitigation reduces its impact
 - (b) Risk mitigation removes the risk completely
 - (c) Risk avoidance focuses financial risk only
 - (d) Risk mitigation is not a recognized risk management strategy
10. Why should organizations implement a risk management policy?
(CO5, K6)
- (a) To minimize potential losses and improve decision - making
 - (b) To avoid spending money on business operations
 - (c) To eliminate the need for risk management teams
 - (d) To increase uncertainty in financial planning

Part B

(5 × 5 = 25)

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

11. (a) Explain the main sources of risk. (CO1, K4)

Or

- (b) What are the objectives of risk management?
(CO1, K4)

12. (a) What are the components of operational risk management in banks? (CO2, K6)

Or

- (b) How does ALM helps in managing interest rate risk? (CO2, K6)

13. (a) What are the business benefits of Basel II? (CO3, K4)

Or

- (b) What are the features of forward contracts? (CO3, K4)

14. (a) What are the key points covered a loss analysis in insurance? (CO4, K2)

Or

- (b) Briefly explain the types of hidden costs in accidents. (CO4, K2)

15. (a) Describe the benefits of evaluating risk management. (CO5, K6)

Or

- (b) What are direct and indirect losses? (CO5, K6)

Part C (5 × 8 = 40)

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

16. (a) Explain the nature of risk management. (CO1, K4)

Or

- (b) Explain the various types of risks faced by banks. (CO1, K4)

17. (a) Discuss main principles of credit risk management. (CO2, K6)

Or

- (b) Explain the importance of maintaining capital adequacy ratios in risk mitigation. (CO2, K6)

18. (a) Examine the RBI guidelines for risk management. (CO3, K2)

Or

- (b) Explain the features of currency options. (CO3, K2)

19. (a) Describe the principles of prevention of loss. (CO4, K2)

Or

- (b) Discuss the various statistical methods in risk management. (CO4, K2)

20. (a) Explain the factors that identifying the risk in insurance. (CO5, K6)

Or

- (b) Examine the various methods of risk assessment. (CO5, K6)
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R3705

Sub. Code

632303

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

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. _____ constitutes loans and advances granted by banks. (CO1, K2)
(a) Bank lending (b) Financial services
(c) Money lending (d) Financial Institutions
2. _____ CIBIL score happens when you haven't used loans or credit cards before. (CO1, K2)
(a) Positive (b) Zero
(c) Progressive (d) Favourable
3. A banker allows his customer to withdraw money up to a certain limit determined by the value of stocks kept in borrowers godown is called _____. (CO2, K2)
(a) Demand loan (b) Overdraft
(c) Cash Credit (d) Bills discounting
4. _____ issues the Letter of credit. (CO2, K2)
(a) Buyer's bank (b) Seller's bank
(c) Lead bank (d) RBI

5. _____ is a structured process that assesses the feasibility of a project. (CO3, K1)
- (a) Technical appraisal
 - (b) Commercial appraisal
 - (c) Financial appraisal
 - (d) Project appraisal
6. At breakeven point _____. (CO3, K1)
- (a) Total cost is more than revenue
 - (b) Total cost is less than revenue
 - (c) Total cost is equal to revenue
 - (d) Fixed cost is equal to variable cost
7. The Limitation Act _____ sets time limits for filing lawsuits in India. (CO4, K2)
- (a) 1949
 - (b) 1956
 - (c) 1963
 - (d) 1978
8. _____ are indicators that help banks identify liquidity problems in businesses. (CO4, K2)
- (a) Overdue
 - (b) Cash credit
 - (c) Overdraft
 - (d) Warning signals
9. Adalat is a _____ word. (CO5, K2)
- (a) Marathi
 - (b) Telugu
 - (c) Hindi
 - (d) Punjabi
10. A high slippage ratio indicates that a bank's loan quality is _____. (CO5, K2)
- (a) Declining
 - (b) Increasing
 - (c) Naturalizing
 - (d) Doubled

Part B

(5 × 5 = 25)

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

11. (a) What is CIBIL score? (CO1, K2)

Or

- (b) Explain the term marketing of credit. (CO1, K2)

12. (a) Explain the purpose of giving letter of credit. (CO2, K1)

Or

- (b) What is priority sector lending? (CO2, K2)

13. (a) Discover the use of payback period method in financial appraisal. (CO3, K1)

Or

- (b) Write short notes on managerial appraisal. (CO3, K3)

14. (a) What is stamping of documents? (CO4, K1)

Or

- (b) List the requisites of documentation. (CO4, K2)

15. (a) What are the consequences of non-performing assets? (CO5, K2)

Or

- (b) Show the measures taken by the government for rehabilitation of sick units. (CO5, K4)

Part C

(5 × 8 = 40)

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

16. (a) Summaries principles of lending. (CO1, K5)

Or

- (b) Briefly explain the credit rating of borrowers.
(CO1, K4)

17. (a) Evaluate the various bank guarantees. (CO2, K4)

Or

- (b) Assess the government sponsored credit schemes.
(CO2, K2)

18. (a) Identify the various methods of assessment of working capital. (CO3, K5)

Or

- (b) Discover the role of location analysis and Input analysis in technical appraisal. (CO3, K4)

19. (a) Compile the importance of documentation. (CO4, K5)

Or

- (b) Elaborate the methods of monitoring. (CO4, K4)

20. (a) Describe the measures for improving the rate of recovery. (CO5, K5)

Or

- (b) Show the asset classification and provisioning norms. (CO5, K4)

R3706

Sub. Code

632304

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

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. The Government of India passed General Insurance Business Nationalization Act in _____. (CO1, K2)
(a) 1949 (b) 1963
(c) 1972 (d) 1991
2. United India Insurance Company Limited head office is at _____. (CO1, K2)
(a) Mumbai (b) Chennai
(c) Kolkatta (d) New Delhi
3. _____ is a document which provides evidence of the contract of insurance. (CO2, K2)
(a) Proposal form
(b) Policy form
(c) Cover note
(d) Certificate of insurance

4. Which of the following contract is not legally enforceable?
(CO2, K2)
- (a) Contract of insurance
 - (b) Contract of sale of goods
 - (c) Wagering contract
 - (d) Contract of business
5. Under Fire insurance loss of profit policy is also called as _____.
(CO3, K1)
- (a) Average policy
 - (b) Consequential loss policy
 - (c) Specific policy
 - (d) Adjustable policy
6. An international code of York antwerp rules applied to _____.
(CO3, K2)
- (a) Marine Losses
 - (b) Losses of fire
 - (c) Losses of crop
 - (d) Losses of human life
7. Motor vehicle insurance had its beginning in _____.
(CO4, K2)
- (a) United Kingdom
 - (b) USA
 - (c) India
 - (d) Canada
8. _____ policy was introduced to provide for payment of medical expenses to the Indian residents during their foreign trips.
(CO4, K2)
- (a) Jan Arogya Bima
 - (b) Group mediclaim
 - (c) Bhavishya Arogya
 - (d) Overseas Mediclaim
9. Guarantees for employer for loss out of employee's dishonest are _____.
(CO5, K2)
- (a) Burglary insurance
 - (b) Fidelity insurance
 - (c) Third party insurance
 - (d) Medical insurance

10. National Agricultural Insurance Scheme came into existence in India from _____ . (CO5, K2)
- (a) 1948 (b) 1969
(c) 1989 (d) 1999

Part B (5 × 5 = 25)

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

11. (a) Classify the general insurance companies. (CO1, K2)

Or

- (b) Briefly explain the major non-life insurers of the World. (CO1, K3)

12. (a) What are the principal rules of construction of policy? (CO2, K1)

Or

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

13. (a) State the essential features of marine insurance. (CO3, K1)

Or

- (b) What is the subject matter of fire insurance? (CO3, K3)

14. (a) Explain the special features of Health Insurance. (CO4, K1)

Or

- (b) Write short notes on liability insurance. (CO4, K2)

15. (a) What do you understand by crop insurance scheme? (CO5, K2)

Or

- (b) What do you understand by engineering Insurance. (CO5, K4)

Part C

(5 × 8 = 40)

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

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

Or

- (b) Explain the role of IRDAI in general insurance. (CO1, K4)

17. (a) Explain the elements of a contract of insurance. (CO2, K4)

Or

- (b) Briefly explain the claim process in the insurance. (CO2, K2)

18. (a) Explain the types of fire policies. (CO3, K5)

Or

- (b) Explain the important characteristics of marine insurance contract. (CO3, K4)

19. (a) Discuss the utility of Liability Insurance. (CO4, K5)

Or

- (b) Explain the three main types of motor insurance policies. (CO4, K4)

20. (a) Discuss the scope of Crime Insurance. (CO5, K5)

Or

- (b) Describe the Householders Insurance and Neon Sign Insurance. (CO5, K4)

R3707

Sub. Code

632305

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

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 following objective type questions by choosing the correct option.

1. Which is the first Indian digital bank? (CO1, K2)
(a) ICICI (b) HDFC
(c) SBI (d) CANARA
2. _____ is an example for the practice of providing customers with information and training about a product through digital channels. (CO1, K2)
(a) Hands on materials
(b) Printed books
(c) Physical class
(d) Learning management system
3. Which among the following is an input device in an ATM? (CO2, K2)
(a) Receipt printer (b) Keypad
(c) Speaker (d) Screen

4. Banking transactions takes place in virtual ambience on the website of a banking company is termed as _____ banking. (CO2, K2)
- (a) Internet (b) Traditional
(c) Mobile (d) Unit
5. _____ is phone based system that allows customers to bank without speaking to a representative. (CO3, K1)
- (a) SMS (b) IVR
(c) USSD (d) Mobile banking
6. Who regulates mobile banking? (CO3, K2)
- (a) RBI (b) SEBI
(c) TRAI (d) IRDAI
7. UPI stands for _____. (CO4, K2)
- (a) Unified Payments Interface
(b) Universal Payment Interface
(c) Unified Path Interface
(d) Universal Path Interface
8. _____ is the network which facilitates routing of ATM transaction through inter connectivity between banks. (CO4, K2)
- (a) CTS (b) NETC
(c) NFS (d) NACH
9. The Information Technology Act 2000 is an Act of Indian parliament notified on _____. (CO5, K2)
- (a) 17th July (b) 17th December
(c) 24th September (d) 17th October

10. _____ is called cyber criminals send deceptive emails to trick users into revealing login credentials. (CO5, K2)
- (a) Malware (b) Insider threats
(c) Phishing attacks (d) Data breaches

Part B

(5 × 5 = 25)

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

11. (a) What is core banking system? (CO1, K2)
- Or
- (b) What is the need for customer education on digital channels? (CO1, K3)
12. (a) Discover the benefits of ATMs. (CO2, K1)
- Or
- (b) State the meaning of Internet Banking. (CO2, K2)
13. (a) Briefly explain IVR in mobile banking. (CO3, K1)
- Or
- (b) Examine the need for mobile wallets in the current scenario. (CO3, K3)
14. (a) Who are the parties involved in CTS? (CO4, K1)
- Or
- (b) What are the different methods of interbank payment? (CO4, K2)
15. (a) What are cyber attacks? (CO5, K2)
- Or
- (b) Bring out the operational risk of banks in digital banking. (CO5, K4)

Part C

(5 × 8 = 40)

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

16. (a) Express the use of AI in banking. (CO1, K5)

Or

(b) Elaborate the significance of digital banking in the demonetized era. (CO1, K4)

17. (a) Explain the uses of wearable devices in banking. (CO2, K4)

Or

(b) Write a brief note on the following: (CO2, K2)
(i) Cash Recyclers
(ii) Point of sale Terminals

18. (a) Describe the regulatory framework for mobile banking. (CO3, K5)

Or

(b) Distinguish between SMS and USSD channels. (CO3, K4)

19. (a) Identify the features of RTGS. (CO4, K5)

Or

(b) Discover the mechanism behind the ATM. (CO4, K4)

20. (a) Categorize the cyber attacks in digital banking. (CO5, K5)

Or

(b) Examine the features of Information Technology Act 2000. (CO5, K4)

R3708

Sub. Code

632E03

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

Third Semester

Banking and Insurance

Elective – INTERNATIONAL BANKING AND 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. International Banking deals primarily with: (CO1, K2)
 - (a) Domestic trade
 - (b) Foreign trade
 - (c) Rural banking
 - (d) Cooperative banking

2. OBU stands for: (CO1, K2)
 - (a) Overseas Banking Unit
 - (b) Offshore Banking Unit
 - (c) Open Banking Utility
 - (d) Offshore Business Utility

3. SEZ stands for: (CO2, K2)
 - (a) Special Economic Zone
 - (b) Specific Export Zone
 - (c) Strategic Economic Zone
 - (d) Special Exchange Zone

4. LIBOR is: (CO2, K2)
- (a) London Inter-Bank Offered Rate
 - (b) Local Indian Banking Offered Rate
 - (c) Low International Bank Offer Rate
 - (d) Legal Inter Bank Operating Rate
5. Which institution provides long-term loans for reconstruction? (CO3, K4)
- (a) IMF
 - (b) IBRD
 - (c) IFC
 - (d) BIS
6. Euro Bonds are issued in: (CO3, K4)
- (a) Domestic market
 - (b) International market
 - (c) Nationalized banks
 - (d) Local currency
7. Headquarters of IMF is located in: (CO4, K4)
- (a) London
 - (b) Washington DC
 - (c) Geneva
 - (d) Tokyo
8. Crypto currency is an example of: (CO4, K5)
- (a) Paper money
 - (b) Digital money
 - (c) Plastic money
 - (d) Token money
9. GDR is issued in: (CO5, K5)
- (a) Domestic capital market
 - (b) International capital market
 - (c) Local money market
 - (d) Interbank market

10. Bretton Woods Conference was held in: (CO5, K5)
- (a) 1944 (b) 1950
- (c) 1947 (d) 1960

Part B

(5 × 5 = 25)

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

11. (a) Discuss the significance of International Banking. (CO1, K2)

Or

- (b) Explain the functions of International Banking. (CO1, K2)

12. (a) Compare the European and American Banking systems. (CO2, K4)

Or

- (b) Write a note on Basel II guidelines. (CO2, K4)

13. (a) State the objectives of IMF. (CO3, K4)

Or

- (b) Explain the functions of IBRD. (CO3, K4)

14. (a) What is Euro-currency market? (CO4, K5)

Or

- (b) Explain the Global Capital Market. (CO4, K5)

15. (a) Write short notes on ADRs. (CO5, K5)

Or

- (b) Discuss the role of Participatory Notes. (CO5, K5)

Part C

(5 × 8 = 40)

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

16. (a) Explain the origin and development of International Banking. (CO1, K2)

Or

- (b) Discuss the global trends in International Banking. (CO1, K2)

17. (a) Describe the Japanese Banking System and its features. (CO2, K4)

Or

- (b) Discuss the role of Basel III in strengthening banking system. (CO2, K4)

18. (a) Evaluate the performance of IMF and IFC. (CO3, K4)

Or

- (b) Explain the role of Asian Development Bank. (CO3, K4)

19. (a) Discuss the International Financial System after Bretton Woods conference. (CO4, K5)

Or

- (b) Explain the emergence of Euro and Euro-currency markets. (CO4, K5)

20. (a) Analyze the risks in international lending and the role of LIBOR. (CO5, K5)

Or

- (b) Write a detailed note on GDRs, ADRs and Euro Bonds. (CO5, K5)