

R5015

Sub. Code

632401

M.B.A. DEGREE EXAMINATION, APRIL – 2026

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 type questions by choosing the correct option.

1. The modern concept of marketing known as _____ stage. (CO1, K2)
 - (a) Consumer oriented
 - (b) Production oriented
 - (c) Sales oriented
 - (d) Marketing oriented
2. Achieving strategic marketing objectives using marketing plans and strategies is called? (CO1, K2)
 - (a) Target achievement
 - (b) Marketing implementation
 - (c) Market penetration
 - (d) Goal setting
3. The concept of marketing mix is an important element in the field of (CO2, K4)
 - (a) Market segmentation
 - (b) Advertising
 - (c) Marketing
 - (d) Consumer Behaviour

4. In an insurance marketing, most insurance policies are sold by _____. (CO2, K4)
- (a) Underwriters (b) Brokers
(c) Agents (d) Both (b) and (c)
5. When a buyer's behaviour is influenced by age, income, occupation, etc. Then it is called as _____ factors. (CO3, K2)
- (a) Social (b) Personal
(c) Psychological (d) Cultural
6. Which is not a important of digital insurance? (CO3, K2)
- (a) Convenience (b) Efficiency
(c) Personalization (d) Machine learning
7. What is the first stage in the buying decision process? (CO4, K4)
- (a) Search information
(b) Recognition of need
(c) Evaluation of purchase option
(d) Decision to buy
8. _____ reduces risk because they prove that benefits of the produce. (CO4, K4)
- (a) Demonstration (b) Gua
(c) Trail orders (d) Reference selling
9. What is Bancassurance? (CO5, K2)
- (a) A partnership between banks and insurance companies
(b) A type of foreign bank regulation
(c) A scheme to provide free banking services
(d) A method to transfer money abroad

10. The primary goal of rural insurance distribution. (CO5, K2)
- (a) To increase operational efficiency
 - (b) To reduce costs
 - (c) To improve customer engagement
 - (d) To provide financial protection to rural communities

Part B (5 × 5 = 25)

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

11. (a) What are the components of marketing? (CO1, K2)

Or

- (b) Distinguish between marketing and selling. (CO1, K2)

12. (a) State the general objectives insurance pricing. (CO2, K4)

Or

- (b) Examine the various strategies of relationship marketing. (CO2, K4)

13. (a) Who is the customer of insurance companies? (CO3, K2)

Or

- (b) What are the advantages of Internet marketing? (CO3, K2)

14. (a) Explain the buying decision process. (CO4, K4)

Or

- (b) What are the benefits of pre-approach in selling insurance? (CO4, K4)

15. (a) Who can become an agent? (CO5, K2)

Or

(b) Identify the techniques of cross selling. (CO5, K2)

Part C (5 × 8 = 40)

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

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

Or

(b) What do you mean marketing strategy? Discuss the essentials of good marketing strategy. (CO1, K2)

17. (a) Briefly explain the 7 P's of marketing mix. (CO2, K4)

Or

(b) Discuss the various problems of insurance marketing. (CO2, K4)

18. (a) Outline the factors that influencing consumer behavior. (CO3, K2)

Or

(b) Examine the effects of digitalisation in insurance marketing. (CO3, K2)

19. (a) Explain the various techniques of properting in selling process. (CO4, K4)

Or

(b) Explain the traits of a successful salesman. (CO4, K4)

20. (a) Discuss the objectives of IRDA. (CO5, K2)

Or

(b) Briefly explain the challenges of Bancassurance. (CO5, K2)

R5016

Sub. Code

632402

M.B.A. DEGREE EXAMINATION, APRIL – 2026

Fourth Semester

Banking and Insurance

RURAL BANKING AND MICRO FINANCE

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

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

1. _____ is the main function of a Regional Rural Bank. (RRB) (CO1, K3)
 - (a) To provide credit to rural areas
 - (b) To provide deposit services to rural areas
 - (c) To provide insurance services to rural areas
 - (d) To provide payment services to rural areas

2. What is the main advantage of a Small Finance Bank (SFB)? (CO1, K3)
 - (a) It provides credit to rural areas at a lower interest rate
 - (b) It provides deposit services to rural areas with a higher interest rate
 - (c) It provides payment services to rural areas
 - (d) It provides a range of financial services to rural areas

3. The primary role of NABARD in rural development is _____.
(CO2, K3)
- (a) To provide credit to rural households
 - (b) To regulate rural banking institutions
 - (c) To provide refinance to rural banking institutions
 - (d) To promote rural industries
4. _____ of the following institutions is responsible for implementing rural development programs at the district level.
(CO2, K3)
- (a) DRDA
 - (b) NABARD
 - (c) SIDBI
 - (d) RBI
5. _____ is provided to farmers for purchasing agricultural equipment.
(CO3, K5)
- (a) Crop loan
 - (b) Term loan
 - (c) Farm mechanization loan
 - (d) Irrigation Loan
6. The primary objective of the Lead Bank Scheme is _____
(CO3, K5)
- (a) To provide credit to rural households
 - (b) To promote agricultural development
 - (c) To provide financial services to rural areas
 - (d) To regulate rural banking institutions

7. _____ of the following is a feature of financial inclusion. (CO4, K2)
- (a) High transaction costs
 - (b) Limited access to credit
 - (c) Financial services for all
 - (d) High interest rates
8. What is the significance of group dynamics and peer pressure in the SHG model? (CO4, K2)
- (a) It promotes individualism
 - (b) It promotes collective responsibility
 - (c) It promotes financial literacy
 - (d) It promotes credit culture
9. In _____, the evolution of micro finance started in India. (CO5, K5)
- (a) 1990
 - (b) 1980
 - (c) 1970
 - (d) 1960
10. What is the character of micro finance in India? (CO5, K5)
- (a) It is primarily urban-based
 - (b) It is primarily rural-based
 - (c) It is a mix of both urban and rural
 - (d) It is primarily focused on large businesses

Part B

(5 × 5 = 25)

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

11. (a) Identify the need for Rural Banking. (CO1, K3)

Or

- (b) Discover the concept of payment banks and their functions in rural area. (CO1, K3)

12. (a) Outline the role of RBI in promoting rural banking. (CO2, K3)

Or

- (b) Predict the problems of Rural Banking Institutions in India. (CO2, K3)

13. (a) Explain the features of Lead Bank Scheme. (CO3, K5)

Or

- (b) Determine the components of priority sector lending. (CO3, K5)

14. (a) Outline the concept of financial Inclusion. (CO4, K2)

Or

- (b) Summarize the channel for delivering micro credit. (CO4, K2)

15. (a) Evaluate the revenue model for micro finance Institutions. (CO5, K5)

Or

- (b) Interpret the emerging issues in Micro finance. (CO5, K5)

Part C

(5 × 8 = 40)

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

16. (a) Interpret the Functions of commercial Banks.
(CO1, K3)

Or

- (b) Develop the responsibilities of business correspondents.
(CO1, K3)

17. (a) Identify the role of Reserve Bank of India in rural development.
(CO2, K3)

Or

- (b) Generate the Significance of District Rural Development Agency (DRDA) in implementing rural development programme.
(CO2, K3)

18. (a) Evaluate the problems in financing Agricultural and allied activities.
(CO3, K5)

Or

- (b) Assess the RBI guidelines for priority sector lending.
(CO3, K5)

19. (a) Outline the impact of Micro finance in Financial Inclusion.
(CO4, K2)

Or

- (b) Illustrate the benefits and challenges of Financial Inclusion.
(CO4, K2)

20. (a) Interpret the Evolution of Micro finance in India.
(CO5, K5)

Or

- (b) Measure the importance of follow-up for repayment in micro finance and suggest Strategies for improving repayment rates.
(CO5, K5)
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R5017

Sub. Code

632403

M.B.A. DEGREE EXAMINATION, APRIL – 2026

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 questions by choosing the correct option.

1. What is the main purpose of a Marketing MIS in banking? (CO1, K2)
 - (a) To store customer complaints
 - (b) To assist in marketing decision-making
 - (c) To process loan applications
 - (d) To manage bank employees

2. Why is marketing important in the banking sector? (CO1, K2)
 - (a) To increase brand awareness
 - (b) To attract and retain customers
 - (c) To enhance customer relationships
 - (d) All of the above

3. Which regulatory body governs the branch expansion policy in India? (CO2, K4)
 - (a) SEBI
 - (b) RBI
 - (c) IRDAT
 - (d) NITI Aayog

4. What is the main mechanism behind ATM operations? (CO2, K4)
- (a) Manual approval of transactions
 - (b) Integration with Core Banking Systems (CBS)
 - (c) Physical cash handling by staff
 - (d) Using non-digital records
5. What is Bancassurance? (CO3, K4)
- (a) A partnership between banks and insurance companies
 - (b) A type of foreign bank regulation
 - (c) A scheme to provide free banking services
 - (d) A method to transfer money abroad
6. Why do banks introduce new products? (CO3, K4)
- (a) To stay competitive
 - (b) To meet changing customer needs
 - (c) To increase revenue and market share
 - (d) All of the above
7. Who appoints the Banking Ombudsman in India? (CO4, K2)
- (a) Reserve Bank of India (RBI)
 - (b) Ministry of Finance
 - (c) Individual banks
 - (d) Indian Banks' Association
8. How can banks effectively handle customer complaints? (CO4, K2)
- (a) Quick resolution of grievances
 - (b) Ignoring customer concerns
 - (c) Delaying responses indefinitely
 - (d) Avoiding transparency

9. What is the first step in recruiting marketing personnel in banks? (CO5, K5)
- (a) Defining job requirements and skills
 - (b) Conducting customer surveys
 - (c) Increasing advertising budget
 - (d) Changing loan interest rates
10. What is the primary objective of bank marketing? (CO5, K5)
- (a) Attracting and retaining customers
 - (b) Increasing branch expenses
 - (c) Avoiding competition
 - (d) Reducing customer engagement

Part B

(5 × 5 = 25)

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

11. (a) What is the necessity of bank marketing? (CO1, K2)
Or
(b) Outline the components of marketing audit. (CO1, K2)
12. (a) State the features of social marketing. (CO2, K4)
Or
(b) Examine the advantages of ATM to users. (CO2, K4)
13. (a) Identify the key constraints of product development in the banking sector. (CO3, K4)
Or
(b) Explain the importance of product management. (CO3, K4)
14. (a) Outline the features of social banking. (CO4, K2)
Or
(b) State the objectives of marketing research. (CO4, K2)

15. (a) What are the rights of customers in banking? (CO5, K5)

Or

(b) Assess the need for training. (CO5, K5)

Part C

(5 × 8 = 40)

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

16. (a) Explain the 7 P's of marketing mix. (CO1, K2)

Or

(b) Evaluate the opportunities and challenges for banks in digital marketing. (CO1, K2)

17. (a) Briefly explain the branch expansion policy in India. (CO2, K4)

Or

(b) Examine the factors that influencing the rates of interest. (CO2, K4)

18. (a) Explain the different strategies of product mix. (CO3, K4)

Or

(b) Assess the effectiveness of technology based marketing products in reaching target audiences. (CO3, K4)

19. (a) Explain the various types of advertising. (CO4, K2)

Or

(b) Outline merits and demerits of mobile banking. (CO4, K2)

20. (a) Explain the various sources of recruitment. (CO5, K5)

Or

(b) Assess the importance of customer service. (CO5, K5)

R5018

Sub. Code

632E11

M.B.A. DEGREE EXAMINATION, APRIL – 2026

Fourth Semester

Fintech In Financial Sector

Elective – 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. What does 'Fin Tech' stand for? (CO1, K2)
 - (a) Financial Technology
 - (b) Financial Techniques
 - (c) Finance Tracking
 - (d) Fiscal Technology
2. Which of the following is a Fintech services (CO1, K2)
 - (a) Online banking
 - (b) Mobile Payments
 - (c) Digital lending
 - (d) All of them
3. The technology behind crypto currencies is called (CO2, K2)
 - (a) Data mining
 - (b) Block chain
 - (c) Cloud computing
 - (d) Artificial Intelligence
4. B2B payment means (CO2, K2)
 - (a) Business to Bank
 - (b) Bank to Business
 - (c) Business to business
 - (d) Buyer to bank

5. In P2P lending, funds are borrowed from (CO3, K1)
- (a) Central Bank
 - (b) Individual Investors
 - (c) Government Agencies
 - (d) Commercial Banks
6. Which factors improves innovation in alternative finance? (CO3, K2)
- (a) Digital Technology
 - (b) Manual Banking
 - (c) Commercial Banks
 - (d) Traditional Accounting
7. Loan origination mainly refers to (CO4, K1)
- (a) Loan Recovery
 - (b) Loan approval process
 - (c) Loan repayment
 - (d) Loan cancellation
8. Hybrid lending products combine (CO4, K2)
- (a) Traditional and Digital lending
 - (b) Agriculture and Industry lending
 - (c) Insurance and Agricultural lending
 - (d) Banking and Transport lending
9. Reg Tech solutions help companies to (CO5, K1)
- (a) Ignore Regulations
 - (b) Avoid Audits
 - (c) Reduce complaince burden
 - (d) Increase paper work
10. Regulatory complaince means (CO5, K1)
- (a) Avoiding financial Rules
 - (b) Reducing employees
 - (c) Increasing company profits
 - (d) Followings Laws and Regulation

Part B

(5 × 5 = 25)

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

11. (a) Explain the evolution of Fin Tech with different stages. (CO1, K2)

Or

- (b) What are the business models used by fintech companies? (CO1, K2)

12. (a) Identify the various types of crypto currencies. (CO2, K4)

Or

- (b) Explain the importance of blockchain technology. (CO2, K2)

13. (a) Examine the role of fintech platforms in facilitating peer to peer lending. (CO3, K4)

Or

- (b) Analyze how crowd funding supports innovation and startup development. (CO3, K6)

14. (a) Outline the significance of Bank Tech in modern banking. (CO4, K4)

Or

- (b) What are hybrid lending products? (CO4, K4)

15. (a) Explain the concept of Reg Tech. (CO5, K6)

Or

- (b) How does Artificial Intelligence help in detecting fraud in big data? (CO5, K6)

Part C

(5 × 8 = 40)

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

16. (a) Discuss the opportunities and challenges of Fin Tech in modern banking. (CO1, K2)
- Or
- (b) Explain the growth and development of FinTech startups in India. (CO1, K2)
17. (a) Describe the B2B and B2B2C business models in Fin Tech with suitable examples. (CO2, K2)
- Or
- (b) Examine the advantages and limitations of blockchain technology in financial services. (CO2, K2)
18. (a) Differentiate between P2P lending and market place lending. (CO3, K6)
- Or
- (b) Discuss the role of Fin Tech in improving SME and MSME lending. (CO3, K6)
19. (a) How do comparison tools and financial aggregators support customers in choosing financial products? (CO4, K4)
- Or
- (b) Explain how technology has transformed underwriting and claim processing in the insurance sector. (CO4, K4)
20. (a) Examine the role of financial institutions and startups in Reg Tech development. (CO5, K6)
- Or
- (b) Discuss the importance of smart regulations in improving regulatory efficiency. (CO5, K6)
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