

Roll No. _____

Examination May-2014

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MBA 4th SEMESTER

Subject : Banking and Insurance Operation

Subject Code : MBA - 927

Paper ID-A2532

Time : 3 hrs.

Maximum Marks : 60

Note : Attempt four questions from Section-A . Section- B consists of four units, you are required to attempt at least one question from each unit. Section- C is compulsory.

Section - A

Q.1 Attempt any four questions from the following, carrying five marks each :

- I. How capital adequacy ratio is calculated ?
- II. What do you mean by money laundering ?
- III. How double insurance differ from re-insurance ?
- IV. Define RTGS.
- V. Define Risk.
- VI. What do you mean by insurance ? (4X5=20)

Section - B

Unit – I

Q 2. What do you mean by banking system ? Discuss in detail structure of banking system and types of banks prevailing in India. (8)

Q 3. What do you mean by Reserve Bank of India ? Discuss in detail role of Reserve Bank of India as a regulator of banking system in India. (8)

Unit – II

Q 4. What do you mean by banking technology ? Discuss in detail role of mobile banking and internet banking in banking sector in India. (8)

Q 5. What do you mean by credit cards ? Discuss in detail mechanism, types of credit cards. Discuss in detail regulatory framework applicable to credit cards in India. (8)

Unit – III

Q 6. What do you mean by discounting of bills ? Discuss in detail types of bills. Describe in detail regulatory framework applicable to discounting of bills in India. (8)

Q 7. What do you mean by Asset Liability Management ? How Asset Liability Management technique helps to manage risk in banking sector in India. (8)

Unit – IV

Q 8. What are various policies issued under export credit and guarantee corporation Act ? (8)

Q 9. What do you mean by I.R.D.A. ? Discuss in detail provisions of IRDA Act applicable to insurance industry. (8)

Section - C

Q 10. What are the basic objectives of financial management ? What are the issues raised by the concepts of capitals and profits in life insurance ? How are life insurance investment different from other financial institution? What are its implications? (8)

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