Roll No. **Total No. of Pages : 02**

Total No. of Questions : 15

MBA (2012 & Onwards) (Sem.–4)

BANKING AND INSURANCE OPERATIONS

Subject Code : MBA-927

Paper ID : [A2532]

Time : 3 Hrs. **Max. Marks : 60**

INSTRUCTION TO CANDIDATES :

1. **SECTION-A contains SIX questions carrying FIVE marks each and students has to attempt any FOUR questions.**
2. **SECTIONS-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and student has to attempt any ONE question from each Subsection.**
3. **SECTION-C is COMPULSORY and consists of ONE question carrying EIGHT marks.**

SECTION-A

1. How risk is calculated?
2. What do you mean by money laundering?
3. How double insurance differ from re-insurance?
4. Define EFD.
5. Define bank insurance.
6. What are limitations of overdraft facilities?

SECTION-B

UNIT-I

7. What do you mean by banking system? Discuss in detail types and importance of relationship between banker and customer.
8. 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.

UNIT-II

9. How to open customer account with banks? What are the KYC norms applicable to opening of account with banks?

10. 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.

UNIT-III

11. a) What do you mean by overdraft facility? Discuss in detail types of loans.

    b) Write a detailed note on discounting of bills.

12. What do you mean by Asset Liability Management? How Asset Liability Management technique helps to manage risk in banking sector in India.

UNIT-IV

13. What do you mean by risk? Discuss in detail classification of risk with help of relevant examples. Examine the various methods of handling the risk.

14. Write down the following :

    a) What is the impact of IRDA Act, 1999 on insurance sector in India?

    b) How marketing of insurance policies can be done in the current scenario?

SECTION-C

15. 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?