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

Total No. of Questions : 15

MBA (2015 to 2017) (Sem.–4)

BANKING & INSURANCE OPERATIONS

Subject Code : MBA-927

M.Code : 71386

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. **SECTION-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 consist of ONE Case Study carrying EIGHT marks.**

SECTION-A

1. Explain different types of Banks
2. What are KYC norms?
3. What is Money Laundering?
4. What is Life Insurance?
5. What do you mean by NPA's?
6. What is Premium?

SECTION-B

UNIT-I

7. What is the role of RBI as regulator of Banking System in India?
8. What kind of relationship Banker is having with Customer?

UNIT-II

9. Explain different types of Accounts customer can have in Banks.
10. What are the different ways in which exporter can get finance?

UNIT-III

11. Explain some strategies of Asset Liability management used by Banks.
12. What are the prudential norms for Asset classification?

UNIT-IV

13. What is the role and responsibilities of IRDA?
14. Explain in detail Banc assurance.

SECTION-C

15. **Case Study :**

Twins Emma and Emmett are excited to be starting college next year. Emma is leaving home behind and heading to college in Florida while her brother Emmett is going to live at home and attend a local university. Up until now, they have always used cash or gift cards received for holidays or birthdays to pay for their expenses. Any savings they had was in their piggy banks in their rooms. Now that college is almost here, they realize that cash may not be the best option.

Questions :

1. Why is cash not always a good option?
2. What should Emma consider when picking a bank? What about Emmett? Do they have different needs?

NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.