

- (b) Bank spread
- (c) Central bank
- (d) Credit risk
- (e) Retirement planning
- (f) Critical Illness Coverage
- (g) Underwriting
- (h) Non-performing assets

**SECTION - B**

**UNIT - I**

2. Evaluate post-nationalization growth and achievement of commercial banks in India.
3. Discuss the role of RBI in the governance of commercial banks in India. What constraints

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have made governance of public sector difficult ?

**UNIT - II**

4. What is interest rate risk ? Document strength and weakness of GAP versus duration of gap analysis.
5. Describe the term credit risk. How is it measured ? How does it affect profitability of bank ?

**UNIT - III**

6. (a) Describe main departments of IRDA and their main functions.  
(b) How IRDA facilitates resolution of policy holders' complaints ?

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7. Explain prospects and challenges of various channels used by Life Insurance companies for its different present segments.

**UNIT - IV**

8. Define underwriting. What factors influence insurability of life risk ? What documents are considered by underwriter for clarifying life risk of standard or sub-standard ?
9. "The strategic management process encompasses three phases—strategy formulation, implementation and evaluation and control." Discuss.

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(4)

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**MBA 2 Year 4th Semester (NS)  
(Re-appear) Examination—  
December, 2016**

**MANAGEMENT OF BANKING AND INSURANCE**

**Paper : MBA-410**

**Time : 3 hours**

**Max. Marks : 80**

Before answering the questions, candidates should ensure that they have been supplied the correct and complete question paper. No complaint in this regard will be entertained after the examination.

**Note :** Section-A is compulsory. Attempt four questions from Section-B, selecting one question from each unit. All questions carry equal marks.

**SECTION - A**

1. Define the following terms :

(a) Cross-selling

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(1)

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