

7. What types of pension funds are functioning in India and critically examine their role in financial markets in India.

[16]

-IV

8. "Strategic management can be an important approach for insurance companies facing a complex and unstable environment and intense competition to obtain higher performance." Discuss.

[16]

9. Explain the important ratios that are used for assessing the financial health of a life insurance company. Describe the formula used in the ratios.

[16]

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**56078**

**M.B.A. 2 Year (N) 4th Semester**

**Examination-May, 2016**

**Management of Banking Insurance**

**Paper-MBAE-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 by selecting **one** question from each unit.

**Section-A**

1. Define the following terms : [8×2=16]

(a) Off-Balance sheet items

(b) Securitization

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[ Turn Over

- (c) Re- pricing
- (d) Universal banking
- (e) Money-banking policy
- (f) Type II capital
- (g) Social banking
- (h) Reformatory

**Section-B**

**Part-I**

2. Describe main functions and operation of RBI. What role RBI play in governance of cooperative banks in India ? [16]
3. Explain the concept of 'relationship marketing' and how can it help banks to develop mutually beneficial long term relationship with customers. [16]

**Unit-II**

4. (a) Discuss briefly the strength and weakness of the Static Gap Model. [8]
- (b) State the basic features of earning sensitivity analysis. [8]
5. (a) What are the capital adequacy norms of Basel II ? [8]
- (b) Explain the different approaches of managing NPAs in banking sector. [8]

**Unit-III**

6. Elucidate on the important features of IRDA's guidelines on investment pattern. What types of risks are related to investments does IRDA intend to check ? [16]