(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

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 ?

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.

Roll No. ....

56078

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