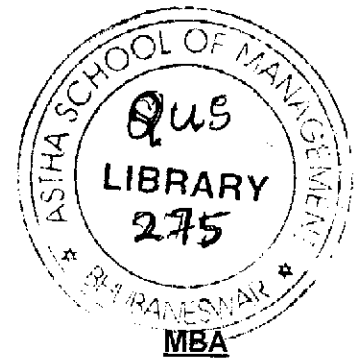


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15MNG207

Total Number of Pages: 02

2nd Semester Regular / Back Examination – 2016-17
MANAGERIAL COMMUNICATION
BRANCH(S): MBA
Time: 3 Hours
Max marks: 100
Q.CODE:Z1175

Answer Question No.1& 2 which are compulsory and any four from the rest.
The figures in the right hand margin indicate marks.

Q1 Fill in the blanks.

(2 x 10)

- Unexpected, off-the-cuff talks are categorized as ___ presentations.
- A ___ is a resume which combines reverse-chronological and functional resume formats.
- ___ refers to performance anxiety, or persistent phobia which may be aroused in an individual by the requirement to perform in front of an audience.
- ___ is a letter of introduction attached to, or accompanying another document such as a resume or curriculum vitae.
- ___ is a group process where the input of everyone is carefully considered and an outcome is crafted that best meets the needs of the group
- Some organizations perform ___ interviews, in which one or more interviewers meet with several candidates simultaneously. A key purpose of the group interview is to observe how the candidates interact.
- ___ refers to the rules which are unwritten and act as norms to be observed by all professionals who work as a team in a particular company or department.
- ___ refers to the language that is characterized by uncommon or pretentious vocabulary and convoluted syntax and is often vague in meaning.
- "How many years did you work for your last employer?" This is an example of ___ question in an interview.
- ___ is a soft skill which refers to the capability of individuals to recognize their own, and other people's emotions to discern between different feelings and label them appropriately.

Q2 Answer the following questions briefly.

(2x10)

- When is a case interview useful?
- Write two telephone etiquette tips for placing calls.
- How would you express disagreement in a meeting?
- What purpose do bullets and headings serve in a business document?
- List out the drawbacks of e-mail as a mode of business communication.
- What is meant by Netiquette?
- Differentiate between structured interview and behavioral interview.
- How is theme speech different from occasional speech?
- Mention any two merits of visual aids in business communication.
- Outline the factors to be emphasized upon while preparing for an interview.

- Q3** Assume that your team has to deliver a presentation on a newly designed product to two audiences-- (15)
 a) The board of directors of your company
 b) Prospective clients
 Will there be a difference in your presentation content, style, and tone? Discuss.
- Q4** You are the corporate communications director of your company. You observe that the company's Web site (select a Web site) is poorly organized and could do with a better display considering that your organization needs the publicity. Persuade the top management to revamp the Web site by making a PowerPoint presentation. (15)
- Q5** Suppose you are facing an interview for the position of *Management Trainee* in an MNC, and they ask the following questions. Write your responses to the queries during the interview. (3x5)
 a) What would you do if you were given an unrealistic deadline for a task or project?
 b) Where do you see yourself in five years?
 c) Why should we hire you?
 d) What are your short-term and long-term career goals?
 e) How would you describe your management style?
- Q6** You are Manish Mehta, Purchase Officer, Central Mining Research Institute, Nagpur. Write an e-mail to the Sales Manager of HCL Limited, Kolkata office. You want fifty HCL Desktop computers at the quoted price of Rs.37, 365/ each. Request the Sales Manager to send details regarding payment system, freight and handling charges, and the delivery time. (15)
- Q7** (a) As a speaker how would you plan for the key note address in the founder's day celebrations of a company? (8)
 (b) How is GD a better technique than interviews, for selecting prospective B-School applicants? (7)
- Q8** Imagine that you are the Secretary of the Athletic Union of your college, which aims to encourage sports and physical education in the college. Draft the agenda containing at least 10 items which is to be used for discussion for the first meeting of the union. (15)



Registration No:

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Total Number of Pages: 02

MBA
15MNG206

2nd Semester Regular/Back Examination 2016-17
HUMAN RESOURCE MANAGEMENT

BRANCH: MBA

Time: 3 Hours

Max Marks: 100

Q.CODE: Z668

Q No 1 and 2 are compulsory and any four from the rest
The figures in the right hand margin indicate marks.

Part – A (Answer all the questions)

1

Answer the following questions:

(2x10)

- a) HRM is associated with the management of:
A) General people B) Financial Resources C) Organizational people
D) Community members
- b) _____ is the process of forecasting an organizations future demand for, and supply of, the right type of people in the right number.
A) Human Resource Planning B) Recruitments C) Human Resource Management D) Human Capital Management
- c) _____ is an objective assessment of an individual's performance against well defined benchmarks
A) Performance Appraisal B) HR Planning c) Information for goal identification
D) None of the above
- d) The poor quality of selection will mean extra cost on _____ and supervision.
A) Training B) Recruitment C) Work quality D) None of the above
- e) _____ refers to the process of identifying and attracting job seekers so as to build a pool of qualified job applicants.
A) Selection B) Training c) Recruitments d) Induction
- f) What is the alternate name for incentives
A) Gratuity B) Paid holidays c) Payments by result D). None of the above
- g) In career development, establishing career plans is included in _____
(A) Individual role B) manager role C) employer role D) line manager
- h) According to _____ since individuals with different sets of beliefs, attitudes and values constitute the workplace, conflict is inevitable
(A) Unitary perspective (B) Pluralist perspective
(c) Radical / Marxist perspective (D) Systems approach
- i) Which of the following measurement methods is similar to grading on a curve?
A) critical incident method B) forced distribution
C) graphic rating scale D) constant sums rating

200
15

j) Incentives depends upon _____

- A) Productivity B) Sales C) Profit D) All of the above

Q2 Answer the following questions:

(2x10)

- a) Explain the major objectives of HRM
- b) What is succession planning and how is it different from career planning?
- c) Recruitment is a positive process and selection is a negative process. Give reasons.
- d) Define selection ?What is its importance
- e) What does wage differential mean
- f) Explain the concept of expatriate
- g) What does competency mapping mean
- h) What are the major objectives of talent management
- i) What do you mean by career planning? What are the major bases of promotion. How does it differ from demotion
- j) What is meant by Strategic Human Resource Management

Q3 "As organizations become more global HRP becomes more important and complex." In light of the above, explain the human resource planning process in detail (15)

Q4 What do you understand by employee compensation? What is the difference between time and piece wage methods? What is meant by wage differentials (15)

Q5 Examine the meaning and objectives of performance appraisal. What are the major problems that distort performance appraisal (15)

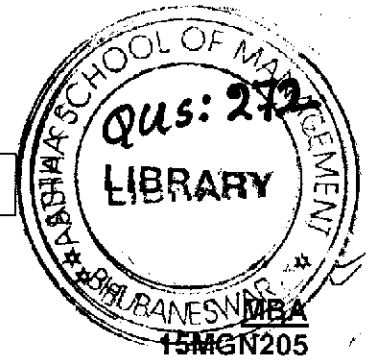
Q6 Recruitment process is often very strenuous, time consuming and expensive, but equally frustrating from the point of view of the employee and the organization. Suggest methods and tools which can improve the objectivity and satisfaction of recruitment process (15)

Q7 Industrial disputes are concrete manifestations of the element of conflict. Evaluate the statement. What does a registered trade union mean. Mention the conditions under which registration of a union may be cancelled (15)

Q8 "Training like any other HR function, should be evaluated to determine its effectiveness." Explain. What are the benefits of training and development to employees? (15)

Registration no:

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Total Number of Pages: 03

2nd Semester Regular/Back Examination 2016-17
OPERATIONS MANAGEMENT

Branch: MBA

Time: 3 Hours

Max Marks: 100

Q.CODE:Z860

Answer any six Questions including Question No 1 & 2 which are compulsory

Q1 Answer the following questions: (2 x 10)

- Post process supervision and in process supervision in Production Planning & Control are known as _____ & _____.
- Sequential Layout and functional layout are known as _____ layout & _____ layout.
- The example of variable chart and attribute chart used on SQC are _____ & _____.
- Flexibility is best in _____ production process and least in _____ production process.
- The two risks involved in acceptance sampling are _____ & _____.
- _____ Production process used to "make to stock" and _____ Production process used for "made to order".
- Job production is suitable for _____ layout and mass production is suitable for _____ layout.
- Rating factor is essential to find out _____ time and allowance is essential to determine _____ time in time study.
- In network diagram of project management, slack and float are used in _____ & _____ technique.
- The different cycle view of supply chain management is _____ & _____.

Q2 Answer the following questions: (2x10)

- What are the different types of production processes?
- What is the suitability of fixed production layout?
- What are the different strategies of aggregate planning?
- Differentiate between C.P.M. & P.E.R.T.
- What is the formula used to calculate the standard time?
- What are the advantages of product layout?
- What are the different symbols used in process chart?
- Define critical path.
- Differentiate between push and pull process of supply chain.
- What is hybrid layout?

-CFR:2117

- Q3 a) Discuss the different functions of Production Planning & Control. (10)
 b) A time study was made of an existing job to develop new time standard. A worker was observed for 60 minutes. During that period, 40 units are produced. The analysis rated the worker as performing at a 90% performance rate. Allowance in the firm for rest and personal time are 12 percent. (5)
- i) What is the normal time for the task?
 ii) What is the standard time for the task?

- Q4 a) Explain the meaning and significance of plant location. How will you decide the location of a mini steel plant in Orissa? (7)
 b) The Basic Block Company needs to produce 4000 boxes of blocks per 40-hours week to meet upcoming holiday demand. The process of making blocks can be broken down into six work elements. The precedence and time requirements for each element are as follows. Draw a precedence diagram for the production process. Set up a balanced assembly line and calculate the efficiency of the line. (8)

WORK ELEMENT	PRECEDENCE	PERFORMANCE TIME (MINUTES)
A	-----	0.10
B	A	0.40
C	A	0.50
D	-----	0.20
E	C, D	0.60
F	B, E	0.40

- Q5 a) Define work study. Explain the different steps involved in method study procedure. (7)
 b) In a factory, seven jobs are performed on three machines (in order of A,B,C). The time required for each job on each machine is given below. On the basis of the information, identify the optimal sequence and calculate the in and out time for each job on each machine and the total elapsed time (8)

JOB	MACHINE-1	MACHINE-2	MACHINE-3
A	3	4	6
B	8	3	7
C	7	2	5
D	4	5	11
E	9	1	5
F	8	4	6
G	7	3	12

Normal time + Allowance time

Q6

Your company develops a new manufacturing process to make its key product. You sample the product and find that some of them are defective, as per the data in the chart. Draw the process control chart for the new manufacturing process ($Z=3$).

(15)

(15)

Sample	n	Defectives
1	100	4
2	100	1
3	100	3
4	100	3
5	100	3
6	100	4
7	100	3
8	100	11
9	100	1
10	100	2
11	100	3
12	100	2
13	100	2
14	100	10
15	100	3

Q7

Activity	Description	Predecessors	Duration
A	Preliminary design	---	6
B	Evaluation of design	A	1
C	Contract negotiation	---	8
D	Preparation of fabrication plant	C	5
E	Final design	B, C	9
F	Fabrication of Product	D, E	12
G	Shipment of Product to owner	F	3

(15)

Determine the total time to complete the project and Draw the critical path

Q8

Write short notes (Any Three)

(3 x 5)

- Process layout
- Principles of motion economy
- Acceptance Sampling
- Supply chain Management
- Time study procedure

Project Learning Review Technology

-2017-

4/5/17

(3)

Registration no:

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Total Number of Pages: 02

MBA
15MNG 202

2nd Semester Regular/Back Examination 2016-17

Business, Environment and Society

BRANCH: MBA

Max Marks: 100

Time: 3 Hours

Q.CODE:Z389

**Answer Question No.1 and 2 which are compulsory and any four from the rest.
The figures in the right hand margin indicate marks.**

Q1 Choose the correct alternative answer from the following questions: (2 x 10)

- (a) Those who supply materials and facilities to the company are called
a) Customer b) Entrepreneur c) Stockist d) Vendor
- (b) Feedback on product quality and other aspects are collected by Dealers/Retailers from
a) Customer b) Vendor c) Entrepreneur d) Stockist
- (c) Heat or Thermal pollution is considered as
a) Non-degradable b) Biodegradable c) Chemical d) Degradable.
- (d) By burning Coal, Gas or Fuel, the Gas released is known as
a) Sulphur dioxide b) Oxygen c) Nitrogen oxide d) Nitrogen
- (e) Ozone is present in minute traces in the atmosphere which act as
a) Artificial filter for absorption of solar radiation
b) Natural I filter for absorption of solar radiation
c) Mediator of earth and sky
d) None of the above
- (f) For a sound sleep of a man, WHO prescribed average sound pressure level of
a) 65 Decibels b) 55 decibels c) 45 decibels d) 35 decibels.
- (g) Child labour refers to work below the age of----years
a) 12 b) 14 c) 16 d) 18
- (h) Minimum annual profit mark for mandatorily taking up CSR activities
a) 20 crores b) 15 crores c) 10 crores d) 5 crores
- (i) Amongst Indian corporate leader who is the ITES and Engineering promoter having maximum CSR activities to his credit
a) Mukesh Ambani b) Narayan Murthy c) Azim Premji d) Rahul Bajaj
- (j) Root cause of poverty is considered to be
a) No jobs b) Unemployment c) No money d) No service

Q2 Answer the following questions:

(2 x 10)

- (a) What are the social obligations of business?
- (b) What do you mean by technology transfer?
- (c) What are the characteristics of mixed economy?
- (d) What is disguise unemployment?
- (e) What are the components of environmental pollution?

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- (f) Differentiate philanthropy and CSR.
 - (g) Why are CSR activities not growing fast in India?
 - (h) Write in brief major disasters in India since 1970?
 - (i) Explain constitutional remedies for equalities for weaker section.
 - (j) What is seasonal employment?
- Q3 What is business environment? Why is it important for a manager to stay in tune with this environment? Explain the major components of business environment in India? (15)
- Q4 *The New Industrial Policy (NIP) of July 1991 has brought about far reaching changes in the policy towards industries and strategy of development.* (15)
Critically examine this statement in the light of the evidence.
- Q5 Write a note on advantages and disadvantages of globalization. Explain how customers are benefited? (15)
- Q6 Describe Problem, Government Schemes & Remedies regarding Population explosion and Gender and Inequality. (15)
- Q7 Why Waste & Disaster management is a managerial challenge? explain. (15)
- Q8 Examine the impact of economic reforms on poverty, employment and social security. What strategy of economic reform is suitable for achieving development with a 'human fact'? (15)



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Total Number of Pages:03

MBA
15MNG203

2nd Semester Regular / Back Examination 2016-17
FINANCIAL MANAGEMENT
BRANCH: MBA
Time: 3 Hours
Max Marks: 100
Q.CODE:Z516

Answer Question No.1 & 2 which is compulsory and any four from the rest.
The figures in the right hand margin indicate marks.

- Q1 Answer the following questions:** (2 x 10)
- (a) What is the modern approach of finance function?
 - (b) What is financing decision?
 - (c) What are the special features of Internal Rate of Return?
 - (d) What is weighted average cost of capital?
 - (e) Explain the importance of leverage.
 - (f) Sales of a company are Rs.7,00,000. Variable Costs Rs.5,00,000 and fixed costs Rs.1,50,000. Find out operating leverage.
 - (g) What is meant by optimum capital structure?
 - (h) Explain the relevance concept of dividend policy
 - (i) What are the internal short-term sources of working capital?
 - (j) Explain operating cycle.
- Q2 Choose the best alternative** (2x10)
- (a) In value maximization objective, 'Value' signifies:
 - (i) Value of net assets, (ii) Market value of equity shares (iii) Both (i) & (ii) (iv) Social Welfare
 - (b) What will be the net present value of a project, if initial investment Rs.25,000; cash inflows Rs.10,000 p.a. for three years; present value of Re.1 as per annuity table @ 8% upto 3 years 2.577?
 - (i) Rs.5,000 (ii) Rs.30,000 (iii) Rs.770 (iv) Rs.25000
 - (c) High cost of capital is the evidence of:
 - (i) Low Income of the business (ii) Too much risk (iii) Unbalanced capital structure (iv) All the above
 - (d) The function of financial leverage is:
 - (i) Financial arrangement, (ii) Debt redemption (iii) Analysis of effect of fixed charges bearing sources of capital on profits (iv) Effect of equity share capital on profits.
 - (e) Implicit costs arise, when:
 - (i) There is cash inflow (ii) The funds are utilized (iii) The funds are acquired (iv) None of the above
 - (f) High gearing means:
 - (i) Equity share capital is less than fixed interest bearing capital
 - (ii) Equity share capital is more
 - (iii) Both are equal

- (iv) Gearing is not related to capital structure
- (g) Which of the following is not Walter's model assumption:
- The company has a very long or perpetual life.
 - All earnings are either reinvested internally or distributed as dividend
 - There is no floating cost for the company
 - None of these
- (h) Excess of working capital is evidence of
- Advanced credit
 - Demand of the product
 - Idle funds
 - None of these
- (i) Which pair of C's is not relevant while assessing credit worthiness of a customer?
- (i) Character and Capacity (ii) Capital and Conditions (iii) Competition and Closeness (iv) None of the above
- (j) Given: Annual consumption of materials 2,000 units; ordering cost per order Rs.30; Annual cost of carrying one unit Rs.3. Economic order quantity is:
- (i) 150 units (ii) 200 units (iii) 100 units (iv) None of these

Q3

Cost sheet of a company (cost/unit)

(15)

Raw Material	Rs.52.00
Direct Labour	Rs.19.50
Overhead	Rs.39.00
Total Cost	Rs.110.50
Profit	Rs.19.50
Following additional information:	
1.Raw material in stock	1 month
2.Material in process	½ month
3.Credit allowed by suppliers	1 month
4.Credit allowed to Debtors	2 months
5.Time lag in payment of wages	10 days
6.Time lag in payment in	One month
7. 1/4 of sales in cash basis.	
8. Cash balance expected to be maintained is Rs.1,20,000.	

Prepare statement showing working capital required to finance a level activity of 70,000 units. Finished goods on an average stay in the godown for one month. Assume production takes place throughout evenly and wages and overheads occur similarly 1 year = 360 days.

- Q4 a What is meant by Financial Leverage? How does it magnify the revenue available for equity shareholders? (15)
- b A firm has sales of Rs.20,00,000 variable cost of Rs.14,00,000/- fixed cost Rs.4,00,000/- and 10% debentures of Rs.10,00,000/- in its capital structure . What are its financial leverage, operating leverage , and combined leverage?

- (iv) Gearing is not related to capital structure
- (g) Which of the following is not Walter's model assumption:
- The company has a very long or perpetual life.
 - All earnings are either reinvested internally or distributed as dividend
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Q3

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Q5 Define the term working capital. What factors would you take into consideration in estimating the working capital needs of a concern? (15)

Q6 The following details relate to two machines A and B (15)

	Machine A	Machine B
Initial cost	Rs 1,12,250	Rs 1,12,250
Estimated Life	5 years	5 years
Salvage Value	Rs 6000	Rs. 6000

Annual Income after tax and depreciation;

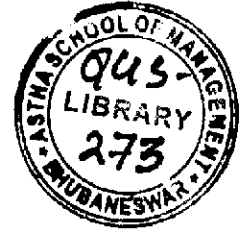
Year	Rs.	Rs.
1	6,750	22,750
2	10,750	18,750
3	14,750	14,750
4	18,750	10,750
5	22,750	6,750

Overhauling charges at the end of 3rd year will be Rs 20,000 in the case of Machine A and Rs 10,000 in case of Machine B. Depreciation has been charged at straight line method. Discounting rate is 10% and the PVF are: 0.909, 0.826, 0.751, 0.683 and 0.621 respectively. Suggest which machine should be used?

Q7 a. Explain the relationship between capital structure and value of the firm. (15)

b. A company is having EBIT Rs.1,00,000. Borrowed debt @10 % Rs.5,00,000 and overall capitalization (k) rate is 12.5%. What would be the value of the company and equity capitalization rate? (15)

Q8 'Traditionally, the role of Finance Manager was restricted to acquisition and efficient allocation of funds.' Do you agree with this view? Justify your answer.



Registration no:

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Total Number of Pages: 03

MBA
15 MNG 201

2nd Semester Regular / Back Examination – 2016-17
Business Research Methods

BRANCH: MBA

Time: 3 Hours

Max marks: 100

Q Code : Z986

Answer Question No.1 and 2 which is compulsory and any four from the rest.
The figures in the right hand margin indicate marks.

- Q1** Answer the following questions: (2 x 10)
- (a) Credit outstanding report is _____ data and retailer census is _____ data.
 - (b) Standard deviation is measured under _____ scale and geometric mean can be measured under _____ scale.
 - (c) _____ research aims at finding a solution for an immediate problem and under _____ research the relationship between independent and dependent variable is studied.
 - (d) _____ research design is ideal to generate new product ideas and _____ research design provides association between two variables like age and preferences.
 - (e) _____ research study is conducted under quota sampling and _____ research study is performed under area sampling.
 - (f) _____ guides the researcher to keep him in right track and _____ is a statement about the population, whose credibility or validity the researcher wants to assess based on the sample.
 - (g) _____ report is prepared for policy implication and _____ report is prepared for record keeping.
 - (h) Test for difference of two population means is done under _____ test and test for independence of attributes is done under _____ test.
 - (i) If $|z| \leq 2.58$, the _____ J_0 at _____ level of significance.
 - (j) _____ is the upper part of the table describing the columns and sub-columns and statistical measure like _____ can be obtained by using histogram.
- Q2** (a) Find $b_{13.2}$ if $b_1=2$, $b_2=3$, $b_3=5$ and $r_{12}=r_{13}=r_{23}=0.3$ (2x10)
- (b) If $S_1^2=12$ and $S_2^2=18$, the find test-statistic -F.
 - (c) IF $SSB=100$ and $SSW=150$ and $V_1=3$, $V_2=8$, then find test-statistic-F.
 - (d) In a two-way classification of analysis of variance, if number of columns = 4 and number of rows =3, then find degree of freedom of SSE.

-250

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- (e) The population size is 2,3,4,5. How many samples can be formed having sample size two, if samples are drawn with replacement?
- (f) If sample size(n)=10, population standard deviation=4 and z-value at 99% confidence limit is 2.58, then find sample error.
- (g) The average weight of 40 students of 'XIMB' is 60 kg and SD is 10 kg, set up 90% upper confidence limit of total student's population of 'XIMB'.
- (h) A sample of size 40 is drawn from a population having size 2000 and population SD=5, then find standard error of \bar{x} , if sample is drawn without replacement.
- (i) Find standard error of $(x_1 - x_2)$ where $n_1 = n_2 = 30$ and $\sigma_1=3$ and $\sigma_2 = 4$.
- (j) Find standard error of $(p_1 - p_2)$ where $p_1 = 0.75$, $p_2=0.5$, $n_1 = 200$ and $n_2 = 300$.

- Q3 (a) A machine produced 20 defective articles in a batch of 400. After overhauling, it produced 10 defective articles in a batch of 300. Has the machine improved? ($\alpha = 0.05$) (z-value at 5% level of significance and right-tailed test is 1.64) (8)
- (b) What is working hypothesis? Explain its characteristics and role. (7)

- Q4 (a) An IQ test was administered to 6 men before and after they were trained. The results are given below: (8)

Men	1	2	3	4	5	6
IQ before training	40	50	60	55	62	70
IQ after training	45	50	68	58	56	73

Test whether there is any change in IQ after training programme $\alpha=1\%$ (t-value at 1% level of significance and two-tailed test with 5 degree of freedom is

- (b) Critically appreciate on exploratory research design. (7)

- Q5 (a) The table given below shows the data obtained during an epidemic of cholera: (7)

	Attacked	Not attacked
Inoculated	20	300
Not inoculated	80	600

Test the effectiveness of inoculation is preventing the attack of cholera. ($\alpha=0.5$) (Chi-square value 5% level of significance and one degree of freedom is 3.84)

- (b) Explain the characteristics of a good questionnaire. (8)

- Q6 (a) Three different machines are used for a production. On the basis of the output, test whether the machines are equally effective: (9)

Outputs		
Machine-1	Machine-2	Machine-3
10	9	20
5	7	16

11	5	10
10	6	14

($\alpha=0.05$) (Use short-cut method) [Value of F at 5% level of significance with (2,9) d.f.=4.26]

(b) Precisely discuss on attitude measurement. (6)

Q7 (a) Find out the communality and Eigen values from the following factor loadings: (6)

Variable	Factor loadings	
	Principal Component-1	Principal Component-2
1	0.69	0.57
2	0.62	0.59
3	0.64	-0.52
4	0.64	-0.59
5	0.63	0.57
6	0.70	-0.61

(b) What is reporting? Discuss about various types of report. (9)

Q8 (a) Estimate the value of X_1 when $X_2=10$ and $X_3=20$ from the following figures: (5)

$$b_1 = 2, b_2 = 3, \text{ and } b_3 = 4$$

$$r_{12} = 0.2, r_{13} = 0.3 \text{ and } r_{23} = 0.4$$

(b) Write short note of any two of the following: (5 x 2)

- (i) Secondary data.
- (ii) Applied and pure research.
- (iii) Cluster sampling.
- (iv) Quota sampling.

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Registration No:

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Total Number of Pages: 03

MBA
15MNG204

2ND Semester Regular / Back Examination – 2016-17
BANKING AND INSURANCE

Branch: MBA

Time: 3 Hours

Max marks: 100

Q.CODE : Z1091

Answer Question No.1 and 2 which is compulsory and any four from the rest.
The figures in the right hand margin indicate marks.

- Q1** **Answer the following questions by filling in the blanks:** (2x 10)
- a) The main business of banks is to accept deposits from the public. However a bank can refuse to permit opening an account on behalf of-----
- (i) Undesirable persons
 - (ii) Artificial persons
 - (iii) Arrested persons
 - (iv) Convicted persons
- b) Every banking company is required to use the word "Bank" in its name and no company other than a banking company can use the words bank, banker or banking as part of its name as per:
- (i) Section 7 of BR Act
 - (ii) Section 7 of RBI Act
 - (iii) Section 7 of Nationalization Act
 - (iv) Section 7 of SEBI Act
- c) Mortgage is a;
- (i) Security on movable property for loans
 - (ii) Security on immovable property on loans
 - (iii) Concession on immovable property
 - (iv) Security on loan sanctioned against Fixed deposits
- d) Crypto currency is a-----
- (i) Plastic money
 - (ii) Digital medium of exchange
 - (iii) Digital payment
 - (iv) Both(a) and (b)

200

052

- e) Which one is not the most common objective of Banking regulations?
- (i) Systematic risk reduction
 - (ii) Credit allocation
 - (iii) Prudential objectives
 - (iv) Market discipline
- f) Which statement is not correct about capital adequacy ratio (CAR)?
- (I) It is Thermometer of Bank's health
 - (II) It is the ratio of its capital to its risk
 - (III) It can indicate the capacity of the bank's ability to absorb the possible losses
 - (v) A good CAR makes vulnerable to the depositors and lose faith in the banking system.
- g) In April 2013, A Bill has been introduced in the Lok sabha to raise the authorized capital of RRBs to Rs-----
- (i) 1000 cr
 - (ii) 500 cr
 - (iii) 250 cr
 - (iv) 100 cr
- h) Anmol jeevan is a ----- of the LIC
- (I) Basic life insurance plan
 - (II) Term insurance plan
 - (III) Children's plan
 - (v) Pension plan
- i) Which type of insurance provides a tax free lump-sum?
- (i) Whole of life plan
 - (ii) Family income benefit
 - (iii) Level term assurance
 - (iv) Income protection
- j) Which type of life assurance combines insurance and investment?
- (i) Mortgage Repayment
 - (ii) Whole of life plan
 - (iii) Family income benefit
 - (iv) Level term assurance

Q2 Answer the following questions:

(2x10)

- a) What type of services do banks provide as a financial services provider.?
- b) What do you mean by "Any where banking"? Mention any two facilities under Anywhere banking.
- c) What is private banking?
- d) What are the activities, termed as cross selling by commercial banks?

200

072

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- e) From where does the special importance of commercial banks among financial
- f) institutions come from?
- g) What is RTGS? Why it is named so?
- h) When and why the SARFAESI ACT was enacted?
- i) What do you mean by "insurance coverage"?
- j) Can an agent work for life as well as non-life insurer? Justify.
Distinguish between risk and uncertainty. What are the risks which are covered in life insurance?

- Q3** "The secret of successful banking is to strike a proper balance between liquidity and profitability".- Elucidate. **(15)**
- Q4** (a) Do fixed deposits provide any liquidity to the depositors? If so, in what manner? **(8+7)**
 (b) Why have Flexi-deposits become a very popular deposit product among middle/ upper class clientele of banks?
- Q5** Distinguish between conventional banking and E-banking. Analyze the various issues involved in E-banking and suggest measures to overcome them. **(15)**
- Q6** a) State and explain Banking sector reforms with special reference to prudential norms and capital adequacy norms. **(8)**
 b) How does the central bank monitor and supervise the functions of its member banks? **(7)**
- Q7** a) What constitutes an unfair or misleading advertisement according to IRDA Act? Discuss. **(7)**
 b) Discuss the different kinds of proofs of death required for Life insurance claim? **(8)**
- Q8** What is the importance of Risk management in insurance? Elaborate the process of managing risks in insurance. **(15)**