



**NAVVRACHANA
UNIVERSITY**

a UGC recognized University

School: School of Business and Law
Program/s: MBA
Year: 2nd **Semester:** 3rd
Examination: End Semester Examination
Examination year: December - 2021

Course Code: FA216 **Course Name:** Banking and Insurance
Date: 03/12/2021
Time: 08:30 am to 10:30 am

Total Marks: 40
Total Pages: 1

Instructions:

- Write each answer on a new page.
 → *COs=Course Outcome mapping. # BTL=Bloom's Taxonomy Level mapping

Q. No.	Details	Marks	COs*	BTL#
Q.1	Answer the following in detail (Any 2) 1. What are the underlying principles to be followed in a contract between Insurance Company and the insurer? Elaborate each point with a relevant example. 2. Explain the significance of Insurance Sector in India by providing few critical statistics. 3. What are different offering of the Banks to its customers other than CASA and FD? Explain each additional services in short.	16	CO1, CO2 CO3	BT2, BT3, BT4
Q.2	Answer the following (1 mark for each question) 1. _____ is current Governor of Reserve Bank of India. 2. Spread is the difference between _____ and _____ rate of the bank. 3. Pledge and Hypothecation are synonymous to each and are used for any kind of loan. True or False. 4. Counter Cyclic Buffer was introduced in Basel Norm _____. 5. After _____ days of non payment of Interest and/or principal, bank can classify the asset as Sub-Standard Asset. 6. There are _____ number of Public Sector Banks and _____ number of Small Finance Banks in India. 7. Current Repo Rate is ____%. LIC holds a market dominant position in Life Insurance Sector. True or False	8	CO1, CO2 CO3 CO4	BT1, BT2, BT3, BT4
Q.3	Answer the Following in Brief (Any 2) 1. Elaborate the process of Securitization discussed in the Documentary 'Inside Job'. 2. Explain Loan Appraisal System with a relevant example of any loan from Private Sector. 3. How can bank manage its NPA with the use of Data analytics. You may use reference of the case study discussed.	16	CO1, CO2 CO3 CO4	BT2, BT3, BT4

*****End of Question Paper*****