



Department of Management Studies
Assignment Questions
Banking & Insurance 576445(76)

Banking and Insurance

Section-1

- Q1. Write a brief overview of Indian Financial System with its constituents and functioning.
- Q2. How does RBI regulate the flow of money and credit? Explain.

Section-2

- Q1. Discuss nature and scope of financial services.
- Q2. Explain the concept of Life Insurance. Explain the different plans under Life Insurance Schemes.

Section-3

- Q1. Explain the different products of general insurance.
- Q2. What causes does a fire insurance coverage include? What is the duration of the cover?

Section-4

- Q1. Write short notes on:
- a) Statutory Liquidity
 - b) Cash Reserve Ratio
- Q2. What is universal banking?

Section-5

- Q1. What is merchant banking? Elucidate its functions.
- Q2. What are different methods of recovering NPA?



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Section-1

Q1. Write an introductory note and functioning of the Apex monetary institution of India.

Q2. Explain the various Financial intermediaries in Indian Financial Systems and market.

Section-2

Q1. Write short notes on:

- a) Fiscal Policy
- b) Monetary Policy

Q2. What is IRDA? Explain its role and significance.

Section-3

Q1. Write short notes on:

- a) Third Party Insurance
- b) Ombudsman

Q2. Discuss fully the scope of coverage provided under inland transit clause B, A & C?

Section-4

Q1. What is capital adequacy ratio? What are minimum requirements of capital funds in India?

Q2. How camels rating is helpful in analyzing bank performance?

Section-5

Q1. Write short notes on:

- a) Factoring
- b) Bill Discounting

Q2. Explain functions of merchant banking.



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Section-1

Q1. Write short notes on:

- a) Monetary Policy
- b) Fiscal Policy

Q2. Describe the Indian Financial System with its constituents.

Section-2

Q1. Write short notes on:

- a) Various life insurance schemes
- b) 5 R's of Insurance

Q2. Explain insurance application and acceptance procedure.

Section-3

Q1. What various products are available under the term General Insurance?

Q2. What is the significance of group insurance?

Section-4

Q1. What are the constituents of Tier-I & Tier-II capital of capital fund in India.

Q2. Explain the banking structure in India with relevant flow diagram.

Section-5

Q1. Write short notes on:

- a) Universal Banking
- b) Mobile Banking

Q2. Discuss in brief the basic issues in Banking.



Section-1

- Q1. What is monetary policy? Explain in detail.
- Q2. Discuss the role of Reserve Bank of India as a regulator of India Economy.

Section-2

- Q1. Discuss in brief the governmental regulations of insurance.
- Q2. What is insurance contract? Who are the people/parties involved in it?

Section-3

- Q1. Write short notes on:
- a) Third Party Insurance
 - b) Ombudsman
- Q2. Discuss General Principal of insurance and role of IRDA in insurance sector.

Section-4

- Q1. Elucidate the 5 critical elements of Camel rating.
- Q2. Explain the capital adequacy ratio with its components.

Section-5

- Q1. Write short notes on:
- a) Debt Securitization
 - b) Factoring
- Q2. What is E-Banking?
- Q3. Explain merchant banking services.



Section-1

- Q1. Explain the function of RBI & its regulation.
- Q2. Explain the elements of financial services in Indian context.

Section-2

- Q1. What do you mean by life insurance?
- Q2. What are the duties, powers and functions of IRDA as are laid down in Section 14 of IRDA Act, 1999?

Section-3

- Q1. Write short notes on:
- a) Public Liability
 - b) Third Party Insurance
 - c) Group Insurance
 - d) Burglary Insurance
- Q2. Differentiate between Life Insurance and General Insurance

Section-4

- Q1. Explain the following:
- a) SLR
 - b) CRR
- Q2. Explain CAMELS rating.
- Q3. What is E-Banking? Explain the significance of E-Banking.

Section-5

- Q1. Write short notes on:
- a) Debt Securitization
 - b) Debt Forfeiting
- Q2. How Non-Performing Assets affect the profits of Banks. Explain.



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Section-1

- Q1. Explain the importance of financial system for a country and its various intermediaries.
- Q2. What is monetary policy? Explain in detail.

Section-2

- Q1. Explain the general principals of life insurance.
- Q2. What major factors should be considered while purchasing a life insurance policy?

Section-3

- Q1. Differentiate between Life Insurance and General Insurance.
- Q2. Explain the different products of General Insurance.

Section-4

- Q1. Explain the importance of banking structure and its role in Indian context.
- Q2. Explain the various ratios used in balance sheet for analyzing Bank performance.

Section-5

- Q1. How does a bank identify a non-performing asset? In how many ways they are classified?
- Q2. What are the functions of Merchant banking? Explain in detail.