Subject: Banking and Insurance   Course Code: MGMT 522

Full Marks: 100   Time: 4:00 Hours

You are required to answer in your own words as far as applicable. Figures in the margins indicate full marks.

SECTION A: CRITICAL THINKING QUESTIONS (10 X2 = 20 MARKS)

Answer all questions:

Q1.   Define the meaning of 'Smart card' in a single sentence.

Q2.   State the meaning of risk management.

Q3.   Define life insurance.

Q4.   Mention the meaning of electronic fund transfer.

Q5.   Point out any two differences between capital market and money market.

Q6.   Give the meaning of asset liability management.

Q7.   What is working capital?

Q8.   What do you mean by 'Bancassurance'?

Q9.   List out any two natures of insurance.

Q10.   Introduce the principle of subrogation.

SECTION B: SHORT ANSWER QUESTIONS (6 X 8 = 48 MARKS)

Answer any SIX questions:

Q11.   What is micro financing? Briefly describe the problems of banking in Nepal.   (2+6)

Q12.   Describe the types of insurance.   (8)

Q13.   Define CRM in banking. Explain the significance of CRM.   (2+6)

Q14.   Explain the different deposit products of bank.   (8)

Q15.   What is fire insurance? Explain the methods of fire insurance.   (2+6)

Q16.   Briefly explain the contractual provisions of life insurance.   (8)

Q17.   Explain the roles of Nepal Rastra Bank as a regulator.   (8)

Q18.   Write short notes (on any Two):   (4+4)

    a) BASEL II   b) Cost of insurance to society   c) Merger of banks

SECTION C: LONG ANSWER QUESTIONS (2 X 16 = 32 MARKS)

Answer any TWO questions:

Q19.   Define marine insurance. Briefly explain the principles and procedures of marine insurance.   (3+5+8)

Q20.   What is liquidity management? Describe the various credit facilities of bank and also discuss the principles of lending.   (4+5+7)

Q21.   State the meaning of treasure management. Explain the responsibility of treasurer and also describe the regulatory provisions of bank.   (4+7+5)

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