

MID-WESTERN UNIVERSITY  
EXAMINATIONS MANAGEMENT OFFICE  
MAKE-UP EXAMINATION: 2076  
MASTER OF BUSINESS STUDIES (MBS)  
SEMESTER - II

Subject: Banking and Insurance

Course Code: MGMT 522

Full Marks: 60

Time: 3:00 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 X 1 = 10 MARKS)**

*Answer all questions:*

- Q1. Write any two differences between debit card and credit card.
- Q2. State the meaning of 'Electronic Fund Transfer'.
- Q3. What do you mean by risk hedging?
- Q4. Give the short meaning of merger with an example.
- Q5. Define Micro finance in brief.
- Q6. What do you mean by 'Bancassurance'?
- Q7. State the role of brokers in insurance industry.
- Q8. Define the term 'Reporting forms'.
- Q9. Give the meaning of 'Reinsurance' in short.
- Q10. What is non for feature option in life insurance?

**SECTION B: SHORT ANSWER QUESTIONS (6 X 3 = 24 MARKS)**

*Answer any SIX questions:*

- Q11. What is insurance? Explain the basic principles of insurance. (2+4=6)
- Q12. Define treasury management. Explain the responsibilities of treasurer. (2+4=6)
- Q13. What is CRM? Explain the signification of CRM. (2+4=6)
- Q14. State and explain the causes-of-loss forms. (2+4=6)
- Q15. What is liquidity management? Differentiate between capital market and money market instruments. (2+4=6)

**SECTION C: LONG ANSWER QUESTIONS (2 X 13 = 26 MARKS)**

*Answer any TWO questions:*

- Q16. Define bank. Explain the functions and various credit facilities of bank. (4+5+4=13)
- Q17. What is marine insurance? Describe the principle and procedure of marine insurance in modern business world. (3+5+5=13)
- Q18. Explain the role of Nepal Rastra Bank. And also discuss about the problem of banking in Nepal. (7+6=13)

