

DDCE - IV - S - (2Yr.) - MBA - BIM - 27 - (MBIC)

2016

Full Marks - 70

Time : As in the Programme

The figure in the right hand margin indicates marks.

Answer ALL questions.

Section - A

Answer any THREE. [12×3=36]

1. Describe the structure of commercial banking system in India.
2. Define an insurance agent. Explain the process of recruitment and selection of insurance agents.
3. Highlight the processes involved with promotion in an insurance company.

[Cont...]

[2]

4. Highlight the role and use of insurance business in a country's economic growth.
5. Explain the various principles that commercial banks follow.

Section - B

Answer any THREE. [8×3=24]

1. Highlight the differences between insurance contract and wagering contract.
2. Briefly explain the code of conduct and duties of an insurance agent.
3. Who is a development officer ? Outline the importance and duties of a development officer.

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[3]

Section - C

Answer any TWO. [5×2=10]

1. How do bank create money ? What are their limitations ?

2. Write a note on termination of agents.

3. What do you mean by debilitation of bank ?
4. What are various qualifications required to become a successful agent ?



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2016

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Answer ALL questions.

Section - A

Answer any THREE.

[$12 \times 3 = 36$]

1. Discuss the various sources of Risk. Discuss procedure for identification of risk by the insurance companies.
2. Explain the major point of differences between the procedures for settlement of third party claims and own damage claims.
3. What is premium rating ? Discuss the various factors to be considered for premium rating for automobile insurance.

[Cont...

[2]

4. Is automobile insurance compulsory in India? What types of insurance covers are available for automobiles?

5. Discuss the documents required by an insured for making a claim to an insurance company for the losses occurred due to Fire Insurance.

[3]

3. i) Discuss the procedure of Settlement of Claims in case of Motor Vehicle Insurance.

Section - C

Answer any TWO. [5×2=10]

Distinguish between Financial Risk and Non-Financial Risk.

Section - B

Answer any THREE. [8×3=24]

1. Differentiate between a peril and a hazard and give an example of each.
2. Define risk. List some ways in which risk creates an economic burden for society.
3. List the IRDA provisions on obligations of insurers to rural and social sectors.
4. Discuss the various types of Market Risk with reference to Interest Rate Risk, Liquidity Risk and Forex Risk.

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IV-S-(2Yr.)-MBA-DDCE-Spl.-II-BIM-29-(BIL)

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Answer ALL questions.

Section - A

Answer any THREE. [12×3=36]

1. Trace the origin and growth of banking in India and list the various stages of its development in India.
2. Attempt a brief review of the working of the Banking Regulation Act, 1949. How far in your view has banking regulation in India contributed to the growth and development of banking of the country ?
3. Examine the role of various Authorities and Acts existing in India for protecting the policy holders' interests.

[Cont...]

[2]

4. Examine the regulations on advertisements of the insurance companies and the insurance agents in India.
5. What are negotiable instruments and their characteristics ? What precautions should the transferee of a negotiable instrument take to qualify as a "holder in due course" ?

Section - B

Answer any THREE. [8×3=24]

1. Discuss the provisions of Banking Regulation Act with regard to licensing of banks and restrictions of loans and advances.
2. Define Endorsement. What are the requirements of a valid endorsement ? When and how should cheques be endorsed ?
3. Briefly summarize the various legal provisions applicable to insurance business in India.
4. Explain the role of IRDA in the insurance sector.

[3]

5. State and explain the role played by TPA in relation to health insurance.

Section - C

Answer any TWO. [5×2=10]

1. Why the government of India decided to permit setting up of banks in the private sector in 1994 ?
2. Why is regulation of banks important ? What are the provisions of Banking Regulation Act relating to opening of new branches ?
3. What are the legal provisions in licencing of surveyors ?
4. Discuss the present position and future of health insurance in India.

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2016

Full Marks - 70

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Answer ALL questions.

Section - A

Answer any THREE. [12×3=36]

1. What is demographic segmentation ? Highlight the various demographic factors associated with segmentation with special reference to financial services.
2. Briefly explain the marketing environment with special reference to banking and insurance sector in India.

[Cont...

[2]

3. What do you mean by the term quality in services ? Explain in detail the determinants of service quality in case of banking services.
4. Explain the new product development stages by taking a banking product as an example.
5. Briefly discuss the marketing strategies adopted by an insurance company to reach out to their customers.

[3]

4. Write a note on different pricing strategies adopted by the insurance companies in India.
5. Explain the role of relationship marketing in case of financial services.

Section - C

Answer any TWO.

[5×2=10]

1. What are the determinants of effective service delivery in case of financial services ?
 2. Outline the steps involved in the selling process of an insurance product.
 3. What do you mean by branding in banking marketing ?
 4. What are the problems associated with the marketing of insurance products ?
- Answer any THREE.
- [8×3=24]
1. Suggest an innovative distribution system for a new insurance company for maximum market penetration.
 2. Discuss the factors influencing the buying behavior for purchase of a banking product.
 3. How do private sector banks develop their marketing mix strategies ?

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Answer ALL questions.

*Answer questions according to General Instruction of each
Section.*

Section – A

Answer any THREE. [12×3=36]

1. Explain the principles of Quality in details.
2. Explain the below mentioned QC tools.
 - (i) Cause and effect diagram.
 - (ii) Check sheet.
 - (iii) Scatter diagram.

[Cont...

[2]

3. Explain the concept of QFD in details.
4. What is cost of quality ? Explain Taguchi's quality loss function.
5. What is reliability ? Explain the trend of number of failures of a product Vs time by means of a bath tub curve ?

[5×2=10]

Answer any TWO.

1. What is Quality Circle ?
2. Give a brief description on TPM.
3. Explain the concept of Zero Defect.
4. Write a brief note on Quality Circle.
5. Briefly explain the concept of Concurrent Engineering.

Section - C

[3]

Section - B

Answer any THREE. [8×3=24]

1. What is acceptance sampling ?
2. Explain the principles of Six Sigma.
3. Explain the applicability and areas of coverage of ISO 9000.
4. Explain the concept of Reliability and differentiate between reliability in series and parallel.
5. Explain the different steps in FMEA.

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Answer ALL questions.

Section - A

Answer any THREE. [12×3=36]

1. What is the scope of material management ?
What are the methods adopted to achieve the objective of material management.
2. The annual demand for an automobile component is 24,000 units. The carrying cost is Rs. 0.40 per unit per year. The ordering cost is Rs. 20 per order and the storage cost is Rs. 10 per unit per year. Find the optimal values

[Cont...

[2]

- of EOQ, maximum inventory and cycle time.
3. Discuss the objective and the procedure adopted for material identification system.
4. What is material management ? Explain different functions of material management department.
5. Describe the procedures for the receipt of material into stores and their issue from there.

Section - B

Answer any THREE.

1. What is the importance of timing of purchase in price determination ?
2. Write short notes on recycling waste disposal systems.
3. Explain the traditional ways in which scrap is disposed of.
4. Describe the system of purchase of equipments and store in an inventory.

[3]

5. Explain the traditional ways in which scrap is disposed of.

Section - C

Answer any TWO. [5×2=10]

1. What is the different between materials management and physical distribution management ?
2. Why materials management losses are not readily visible ?
3. What are two bin systems ?
4. What is the primary objective of an MRP system ?

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2016

Full Marks - 70

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Answer ALL questions.

Section - A

Answer any THREE. [12×3=36]

1. Explain the different functions & strategies in Operation Planning & Control.
2. A firm uses simple exponential smoothing method with smoothing constant Alpha = 0.3 to forecast the demand. The forecast for the first week to January was 410 units and the actual demand was 460 units.
 - (a) Forecast the demand for the 2nd week of January.
 - (b) Assume that the actual demand during the 2nd week of January turned out to be 460 units. Forecast the

[Cont...]

[2]

demands up to February 3rd week assuming subsequent demands as, 470, 444, 420, 500 & 472 units.

3. Solve the below mentioned 3 machine problem. Find the idle time for each machine and the total time for completion of all the jobs.

Job No	1	2	3	4	5	6
Machine A	3	12	5	2	9	11
Machine B	8	6	4	6	3	1
Machine C	13	14	9	12	8	13

4. What is aggregate production planning ? Explain in details the different strategies in App with the advantages and disadvantages of each strategy.

5. Give a detailed description on the integrated operating control information system.

[3]

Time	Demand	Forecast
1	158	180
2	145	140
3	180	170
4	175	175
5	140	130

2. Explain the Helgeson - Birries principle in details.

3. A firm uses weighted Moving Average method for a period of 3 months. The weight of 0.5 is assigned to the most recent month, 0.2 weight is assigned to the next most recent month and a weight of 0.20 is assigned to the oldest month. Determine the forecast values up to the 6th Month.

Month	Demand
1	125
2	135
3	110
4	150
5	120
6	130

Section - B

Answer any THREE.

$$[8 \times 3 = 24]$$

1. The actual & forecast demands for a product for a period of 5 months is as per the table given below. Calculate, MAD, MSE, MFE, MAPE.

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[4]

4. Explain the concept of Master Production Scheduling in details.
5. Explain the concept of MRP II.
6. Explain the pre meiotic approach to production planning in details.

Section - C

Answer any TWO. [5×2=10]

1. Briefly explain the Delphi Method.
2. What is resource balancing ?
3. Give a brief description on seasonal forecasting.
4. What is the necessity of a mixed strategy in case of Aggregate Production Planning ?

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Answer ALL questions.

Section – A

Answer any THREE. [12×3=36]

1. Highlight the role and importance of technology management at the national and enterprise level and the status of technology management in India.
2. Distinguish between technology adoption and technology absorption. Describe the major benefits and accrue from effective absorption of imported technology.

{ Cont...}

[2]

3. What are various states in technology development cycle ?
4. Explain different methods of forecasting technology.
5. Briefly discuss the different stages of technology assessment.

[3]

4. Explain the stages commonly accept in a technology assessment exercises. Discuss the same with example.
5. Explain the use of relevance tree in technology forecasting.

Section - C

Answer any TWO. [5×2=10]

Section - B

Answer any THREE. [8×3=24]

1. Technology development capabilities play an important role in the competitiveness and growth of companies. Comment with example.
2. What is diffusion ? Explain the diffusion process in the context of technology innovation.
3. Explain technology strategy and its linkages with business strategy.
1. Comment on the role of technology in socio economic planning.
2. What are the factors that should be considered while entering into a technology transfer?
3. Explain the process of technological change with example.
4. Discuss the importance of technology forecasting ?

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