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Total number of printed pages – 2

MBA
MBA 302

Third Semester (Back / Special) Examination – 2013
BANKING AND INSURANCE MANAGEMENT

QUESTION CODE : D504

Full Marks – 70

Time : 3 Hours

*Answer Question No. 1 & 2 which are compulsory and any **four** from the rest.*

The figures in the right-hand margin indicate marks.

1. Answer the following questions : 2×10
- (a) Why the Government of India decided to permit setting up of Banks in the private sector in 1994?
 - (b) What are the requisites to be a bank customer ?
 - (c) Why do Business people prefer a current account ?
 - (d) Define RTGS.
 - (e) Why Margin is insisted upon in case of a loan ?
 - (f) What is meant by SLR ?
 - (g) What is Re-insurance ?
 - (h) Give two points of difference between life insurance and general insurance.
 - (i) Define Insurable risk.
 - (j) What are the important Micro credit lending modes ?

2. **CASE STUDY :** 10
- Smt. Saraswati, after opening a current account in her name with your bank, issues several cheques without providing funds in the account to honour them. Can the bank draw the attention of the lady's husband to the unsatisfactory conduct of the account ? What steps should it take to close this account ?

P.T.O.

3. Discuss how allied services offered by Banks add value to the banks as well as customers. 10
4. Explain the obligations of customers to bankers as well as obligations of bankers to customers. 10
5. What are the powers of RBI under Banking Regulation Act ? What role SEBI and IRDA play in regulating banking business in India ? 10
6. Define a Life Insurance contract. Explain the essential features of such a contract. How the principles of insurance are modified in case of General Insurance ? 10
7. What do you mean by Risk management ? Examine the various methods of handling risk. 10
8. Are Micro credit and Micro finance same ? If not, what are the differences between these two ? Discuss. 10

