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Total Number of Pages : 01

MBA
15MNG204

2nd Semester Back Examination 2018-19

BANKING AND INSURANCE

BRANCH : MBA

Max Marks : 100

Time : 3 Hours

Q.CODE : F512

Answer Question No.1 (Part-1) which is compulsory, any EIGHT from Part-II and any TWO from Part-III.

The figures in the right hand margin indicate marks.

Part- I

Q1 Only Short Answer Type Questions (Answer All-10) (2 x 10)

- a) Who determines the rate of interest payable on various deposits?
- b) Can a Fixed deposit be claimed before maturity?
- c) What type of cheques can be payable to fictitious payees?
- d) Why margin is insisted upon incase of loans?
- e) When can any complaint be lodged with the "Banking ombudsman"?
- f) What is meant by "Principle of causa-proxima" in insurance?
- g) What do you mean by Fundamental risk in insurance?
- h) What is the capital requirement for setting up an insurance company in India?
- i) What does TPA provide?
- j) What does Micro insurance stand for?

Part- II

Q2 Only Focused-Short Answer Type Questions- (Answer Any Eight out of Twelve) (6 x 8)

- a) Analyze the methods of settlement of a complaint by the Banking ombudsman.
- b) List down the popular E-Banking transactions.
- c) What are the external factors that contribute to NPA? Explain.
- d) Explain the principles that guide a banker in granting loans and advances.
- e) Distinguish between a cheque and a draft and bring out clearly the risks of honouring a post dated cheque.
- f) A Fixed deposit in the name of X and Y (payable to either or survivor) is presented for prepayment discharge by X alone. How will you, as a banker, deal with the situation?
- g) What are unsecured advances? What precautions should a banker take while making unsecured advances?
- h) Explain briefly the role of RRBs in the economic development of India.
- i) What constitutes an unfair or misleading advertisement according to IRDA Act? Explain.
- j) Explain the importance of Risk management in Insurance.
- k) Briefly explain the "principle of utmost good faith" with reference to life and non-life insurance.
- l) Write a short note on Micro credit.

Part-III

Q3 Only Long Answer Type Questions (Answer Any Two out of Four) (16)

Is a banker obliged to maintain the secrecy of his customer's account? Under what circumstances can the banker disclose the account and what precautions should he/she take in such cases?

Q4 Discuss how allied services offered by Banks add value to the banks as well as to the customers? (16)

Q5 Describe the process of management of risks in insurance. (16)

Q6 Examine in detail the present position and future of health insurance in India. (16)