

Code No: MB1336/R13

MBA III Semester Regular/ Supplementary Examinations, November-2016

BANKING AND INSURANCE

Time: 3 Hours

Max. Marks: 60

*Answer Any FIVE Questions
All Questions Carry Equal Marks
Question No. 8 is Compulsory*

1. a Structural financial system can be the barometer for nation's economic strength.
Discuss
b What is CRM? Explain the CRM practices of banks.
2. a What is pricing? Explain the concept of loan pricing.
b What is lending? Explain various types of lending.
3. a Retail banking role is very significant in the present era. Explain
b Explain the nature, scope, future and strategies of core banking solutions.
4. a Discuss the rate making mechanism in insurance industry.
b What is an insurance claim? Explain the claim settlement process.
5. a Explain the role of health insurance in the present scenario.
b Describe various types of life insurance products.
6. a What is the concept of regulatory capital? Explain.
b Illuminate the role of direct agent in life insurance business.
7. a Explain about various special riders in life insurance contract.
b Describe the concept of CAMEL approach.
8. **Case Study (Compulsory)**
Mr. Robert purchased a policy on the name of his grandfather whose age was 65years by the time purchasing policy, by showing 50 years. The policy holder died after nine months from the date of commencement, insurance company rejected the claim and supported by the public grievance. Find out the principals and provisions involved in this case to reject the claim.

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