

Code No: MB1639/R16

MBA III Semester Supplementary Examinations, March-2022

BANKING AND INSURANCE MANAGEMENT

Time: 3 Hours

Max. Marks: 60

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

1. a Discuss the growth and structure of commercial banks in India. 6M
b Critically examine the growth of banking sector in India and also discuss RBI's role in governance of banking sector. 6M
2. a Discuss the concept of Loan Pricing? And explain the cost-benefit loan pricing strategies of bankers? 6M
b What measures have been taken by Government as well as banks to arrest NPA's in India? 6M
3. a Examine the norms of Basel Accords I, II and III for regulation of Banks system in India. 6M
b Explain the nature, scope, future and strategies of core banking solutions. 6M
4. a What is meant by Reinsurance? Bring out the uses of Reinsurance. 6M
b Explain the criteria for appointment of agents and brokers of Insurance. 6M
5. a Describe the various types of Life Insurance products. 6M
b Discuss the role of micro insurances business in economic development. 6M
6. a "Life insurance contract provisions bestow certain rights and privileges and impose duties on the policy owner and the beneficiary". Elucidate the above statement. 6M
b Explain the differences between Life Insurance and General Insurances. 6M
7. a Critically examine the opportunities and challenges of Insurance business in India. 6M
b Retail banking role is very significant in the present era. Explain. 6M
8. **CASE STUDY:** 12M
A family headed by Mr. MSAP, a marketing head of a MNC, lived in a posh bungalow located in a metro city. He led a lavish life style and owned a JAGUAR car. He lived happily with his family consisting of his wife and two children (One boy and one girl). His parents, who owned a departmental store, lived nearby. Mr. MSAP was concerned about the insurance needs for him and his family, to guide him suitable.
 - i. Suggest suitable life and health insurance policies.
 - ii. Suggest suitable general insurance policies.
