## Code No: MB1639/R16

to recovery of dues.

## MBA III Semester Regular/Supplementary Examinations, Nov-2019

## BANKING AND INSURANCE MANAGEMENT

Time: 3 Hours Max. Marks: 60

## Answer Any FIVE Questions All Questions Carry Equal Marks Ouestion No. 8 is Compulsory 1. a What is Indian financial system? 6M b Discuss the bank financial statement analysis. 6M 2. a Explain the management of credit process. 6M b What is customer profitability analysis? 6M 3. a Discuss the highlights of Basel Accord I and II. 7M b Explain the features of retail banking. 5M 4. a What are functions of insurer? 6M b Explain the over view of Insurance Regulatory Development Authority. 6M 5. a Contrast and compare between life insurance and general insurance. 6M b What are the provisions of life insurance contracts? 6M 6. a Write about NEFT and its procedure to transfer fund. 6M b What do you understand by NPA's? 6M 7. a Discuss the different types of loan pricing. 6M b Explain the changing role of banks. 6M **CASE STUDY:** 8. 12M After passing MBA, you have been selected as Probationary Officer in a nationalized bank. After initial training, you have been appointed as manager of a rural branch. You come to know that this branch is confronting with problem of recovery of loans. Its gross NPA's were around 10% and net NPA 4% in last financial year what course of action you would like to initiate to overcome this

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problem and what legal action you would like to take as per present laws pertaining