

Re-appear-2009

Roll No.

Subject Code—2195-X

M.B.A. EXAMINATION

(Third Semester)

(2 Years—New Scheme)

(Re-appear)

FM-306

**PRINCIPLES OF INSURANCE AND
BANKING**

Time : 3 Hours

Maximum Marks : 100

Note : Attempt any *Five* questions. All questions carry equal marks.

1. Define Insurance. Discuss the principles and various types of insurance.
2. What are the various functions of IRDA ? How far IRDA has been successful in achieving the objectives for which it was established ?

(1-11-6-09)

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3. What are the various constituents of insurance environment ? Discuss the impact of external factors on insurance environment.
 4. Describe the procedure for settlement of claims under a life insurance contract.
 5. Discuss the main provisions of Banking Regulation Act, 1949.
 6. Discuss the main types of securities which may be accepted by bankers while sanctioning loans. What precautions need to be taken by banks in accepting these securities ?
 7. Discuss the problem of NPAs in Indian Banking Industry. Suggest measures to solve this problem.
 8. Write short notes on the following :
 - (a) Capital Adequacy Norms
 - (b) Contract of Guarantee and Contract of Indemnity.