Subject Code—8179-X

M.B.A. EXAMINATION

(Third Semester)

(Re-appear Batch 2009 Onwards) FM-306

PRINCIPLES OF INSURANCE & BANKING

Time: 3 Hours Maximum Marks: 70

Section A

Note: Attempt any Seven questions. 7×5=35

- What do you mean by Insurance? Describe the features of Insurance.
- 2. Discuss the various types of Insurance.
- What do you mean by Life Insurance ? Explain how it differs from General Insurance.

- Explain the role of IRDA in insurance sector in India.
- Discuss the objectives of privatization of Insurance in India.
- Give an overview of Insurance Business Operations.
- 7. What do you understand by Bank Assurance ? Discuss the advantages of Bank Assurance.
- What is Customer Relationship? Describe the features of Customer Relationship.
- 9. Write a note on Universal Banking.
- What is Contract of Guarantee? Discuss the features of Contract of Guarantee.

Section B

Note: Attempt all the questions.

 What do you understand by principles of Insurance? Explain legal, economic and social principles of Insurance. What do you mean by Insurance Environment? Explain internal, external and legal environment of Insurance.

 Discuss the main provisions of Banking Regulation Act, 1949.

Or

Discuss the main provisions of RBI Act, 1934.

13. What do you mean by Securities for Bank Advances? Discuss the forms of securities and precautions taken by Banks in accepting these securities.
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Or

What do you mean by Non-performing Assets (NPA)? Explain the causes of increasing NPAs. Also explain capital adequaqcy norms in Indian Banks.