MBA - INT
(SEM VI) THEORY EXAMINATION 2022-23
BANKING & INSURANCE MANAGEMENT

Time: 3 Hours

Total Marks: 100

Note: Attempt all Sections. If require any missing data; then choose suitably.

SECTION A

1. **Attempt all questions in brief.**   2 x 10 = 20

(a) Define Banker.

(b) Define insurance.

(c) Discuss Credit Cards.

(d) Write down about Telegraphic Transfer.

(e) Elaborate E-banking.

(f) What do you mean by Term Loans?

(g) Define the term Reinsurance.

(h) Explain two terms: insurer and insured.

(i) Mention the features of mutual funds.

(j) Explain the benefits of life insurance policy.

SECTION B

2. **Attempt any *three* of the following:**   10 x 3=30

(a) Explain Banking Regulation Act, 1949.

(b) Discuss the current account with its features and benefits.

(c) Describe the principles of sound lending with example.

(d) Elaborate the historical perspective of insurance.

(e) How many types of insurance are available in Indian market? Explain.

SECTION C

3. **Attempt any *one* part of the following:**   10 x 1=10

(a) Discuss the function, features and management of RBI.

(b) Explain the procedure of opening a new bank account. You can take any hypothetical example.

4. **Attempt any *one* part of the following:**

(a) According to you, what precautions must be taken by the banker? Discuss.

(b) Explain the meaning. nature. benefits and scope of insurance.

5. **Attempt any *one* part of the following:** 10 x 1=10

(a) Describe the products of life and general insurance policies.

(b) Define the concepts of KYC, PMJDY and PMJJBY.

6. **Attempt any *one* part of the following:** 10 x 1=10

(a) How statement of account, demand draft and mail transfer work? Explain.

(b) Discuss the IT related risks in banking and measures to control them.

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7. **Attempt any *one* part of the following:** 10 x 1=10

(a) Explain the governance of insurance business in detail.

(b) How companies determine the premiums and bonuses to their customers? Elaborate.