

**576445(76)**

**M. B. A. (Fourth Semester) Examination,**

**April-May 2021**

**(New Scheme)**

**(Management Branch)**

**(Elective-II)**

**BANKING and INSURANCE (New)**

***Time Allowed : Three hours***

***Maximum Marks : 80***

***Minimum Pass Marks : 32***

***Note : Attempt any two from (a), (b) & (c) of each unit. Each part carries 8 marks.***

**Unit-I**

1. (a) Explain the role and significance of RBI in India.  
(b) Briefly explain financial institution and financial instrument in financial market regulation.

[ 2 ]

- (c) Write an overview on financial services running in India.

### Unit-II

2. (a) Discuss about life insurance and its various schemes with example.
- (b) Explain the general principles of insurance. Discuss the procedure of its application acceptance.
- (c) Explain Governmental regulation of insurance. How pricing is done in insurance?

### Unit-III

3. (a) What do you understand by third party insurance? Classify different types of third party insurance policies.
- (b) Write short notes on : (any two)
- (i) Fire insurance
  - (ii) Marine insurance
  - (iii) Group insurance

576445(76)

[ 3 ]

- (c) What is medi-claim and health policy? Explain the principles of health policies.

### Unit-IV

4. (a) Explain in detail about banking industry in India. Also explain the role of commercial and cooperative bank in Indian banking system.
- (b) Discuss the steps involved in analyzing bank performance.
- (c) Write short notes on :
- (i) CAMEL Rating
  - (ii) CAR
  - (iii) E-Banking

### Unit-V

5. (a) Describe basic issues faced by banks in today's scenario.
- (b) Differentiate between factoring and forfeiting.
- (c) Briefly describe about merchant banking services available in India.

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576445(76)