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**M. B. A. (Fourth Semester) Examination,
April-May 2021**

(New Scheme)

(Management Branch)

(Specialization : Finance Management)

BANKING and INSURANCE

Time Allowed : Three hours

Maximum Marks : 80

Minimum Pass Marks : 32

Note : Attempt both the sections.

Section-A

60 marks

***Note : Solve any one question from each unit. Marks
allotted to each question : 12.***

Unit-I

- 1. Structural financial system can be the barometer for nation's economic strength. Discuss.**

[2]

2. Explain role, scope and objective of Reserve Bank of India.

Unit-II

3. Define principles of insurance and explain various products of life insurance.
4. Write short notes on :
 - (a) Insurance Pricing
 - (b) Government regulation of insurance

Unit-III

5. Write short notes on :
 - (a) Fire Insurance with coverage and exclusions
 - (b) Marine Insurance with coverage and exclusions
6. Write short notes on :
 - (a) Public Liability Insurance with examples
 - (b) Group Insurance and Burglary Insurance

Unit-IV

7. Explain in details recent developments in banks considering Universal banking, e-Banking and Mobile Banking.

576445(76) / 676645(76)

[3]

8. Describe the concept of CAMEL approach in evaluating banks performance.

Unit-V

9. Explain Non-performing Assets and methods of recovery.
10. Discuss scope and importance of Merchant banking services.

Section-B

20 marks

Case Study

During a gall bladder surgery, Amit Prasad developed ventricular tachycardia, followed by ventricular fibrillation. He suffered cardiac arrest and went into coma due to medical negligence, becoming bedridden at the age of 45. A case was filed against the surgeon, the anaesthetist and the hospital. The insurance company was a party to the proceedings. The District Forum awarded a compensation of ₹ 2 lakh, payable by the insurance company on behalf of the doctors under the professional indemnity policy.

Observing that it was incumbent on the insurance company to indemnify doctors under the professional

576445(76) / 676645(76)

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indemnity policy by paying the amount awarded by the consumer for the commission stated the challenging of the order by the insurance company without rhyme or reason is neither proper nor desirable. The commission expressed deep anguish that such petitions were being filed. It observed that such cases are not meant to be fodder for the legal department and the insurance company cannot go on a spree in filing such petitions. The commission stated it was restraining itself this time, but warned that if such petitions are filed in future, heavy cost would be imposed. The agony of a consumer must end at some stage. It is the duty of the insurance company to see that frivolous cases were not filed so as to clog the wheels of justice, which result in wastage of time. While dismissing the revision petition, the commission directed the order be sent to the chairman-cum-managing directors of all insurance companies.

- (i) Discuss in brief importance of health insurance.
- (ii) Explain liability insurance in the perspective of medical negligence.