



# NE Narasaracpeta Engineering College

Subjt Code: RI6MBA306F2

**MBA - III Semester Regular and Supplementary Examinations, November-2018.**

**BANKING AND INSURANCE**

**Time: 3 hours**

**Max Marks: 60**

Question Paper Consists of **Part-A** and **Part-B**.

Answering the question in **Part-A** is Compulsory & Four Questions should be answered from Part-B

All questions carry equal marks of 12.

## **PART-A (CASE STUDY)**

**1 X 12 = 12**

1. X is a policy holder in an insurance company and nominates Y as his nominee. Before the maturity of policy Y dies. On the maturity of the policy Y's heirs claim the policy money from the company. How would you decide?

## **PART-B**

**4X 12 = 48**

2. ' define a bank? What are commercial banks? Discuss the role of commercial banks in the economic development of a country?

' define NPA's? What are the 4 causes of NPAs? Explain the recovery process of NPAs?

4. (a) state the need to regulate bank capital?

(b) write short notes on BASEL accord?

5. (a) what is retail banking? Discuss the scope of retail banking?

(b) Write a short notes on NEFT and its working process?

6. (a) Explain the role of insurance agents and brokers?

(b) Explain the functions and types of insurers?

7. " Life Insurance contract provisions bestow certain rights and privileges and impose duties on the policy owner and the beneficiary". Elucidate the above statement.

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