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Code No: 721CR
JAWAHARLAL NEHRU TECHNOLOGICAL UNIVERSITY HYDERABAD
MBA II Semester Examinations, January-2018
BANKING, INSURANCE AND RISK MANAGEMENT
Time: 3hours
Max.Marks:75

Note: This question paper contains two parts A and B.
 Part A is compulsory which carries 25 marks. Answer all questions in Part A.
 Part B consists of 5 Units. Answer any one full question from each unit. Each question carries 10 marks and may have a, b, c as sub questions.

PART - A
5 × 5 Marks = 25

- 1.a) Discuss in brief on the history of banking in India? [5]
- b) What are the reasons of Non-Performing Assets (NPA) in banking sector? [5]
- c) What is the procedure of becoming agent of an insurance company? [5]
- d) Discuss about latest trends of insurance sector in India? [5]
- e) Discuss the significance of Customer Relationship Management (CRM) in insurance sector. [5]

PART - B
5 × 10 Marks = 50

2. Modern banking sectors has been transforming rapidly in India but more to achieve in terms untapped customers. What are the government initiatives to increase financial literacy in India? How can be financial inclusion ratio increased in rural areas? [10]
- OR**
- 3.a) How did digital transformation change the banking transactions? [5]
- b) How does immediate money transfer system work with the help of online banking? [5]
4. How does RBI control monetary policy in India? What are the tools and techniques that have been to control credit supply of commercial banks? [10]
- OR**
5. What are the major hindrances for smooth functioning of banks? What are the reasons of increased NPA of banks? How can NPA be reduced? [10]
- 6.a) What are the difficulties in the claiming procedure of insurance compensation? [5]
- b) Why are insurance clients moving to some other investment horizon? Give your suggestions to improve services of insurance companies. [5]
- OR**
7. "Customer Relationship Management (CRM) must be the top priority in insurance sector but insurance companies have become failed to maintain it." Comment and suggest your opinion to improve CRM of insurance companies. [10]
8. What are the essentials of legal frame work designed by IRDA to protect the interests of insurance customers? Write in details. [10]
- OR**
9. Who is an 'Agent' / 'broker'? How can their commission be decided? Provide suggestions to improve the services of agent/broker. [10]

10. What is the method of risk identification? Discuss the non-insurance method of risk management techniques? [10]

OR

11. Differentiate 'Risk' from 'Uncertainty'. How does risk quantify the loss? How can risk management process justifies the return? [10]

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