

**R15****Code No: 721CR****JAWAHARLAL NEHRU TECHNOLOGICAL UNIVERSITY HYDERABAD****MBA II Semester Examinations, June/July-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. Write brief answers to each of the following:
  - a) Customer Identification Procedure. [5]
  - b) Functions of Commercial Banks. [5]
  - c) Paid up and Surrender values of Insurance Policies. [5]
  - d) Economics of Insurance Business. [5]
  - e) Risk and Insurance. [5]

**PART - B****5 × 10 Marks = 50**

2. Discuss the relative merits and limitations of different types of banking channels. [10]
- OR**
3. Elaborate the pre-requisites and procedure for opening a Savings Bank account in a Bank. [10]
4. Explain the important recommendations of Narasimham committee on Banking reforms in India. [10]
- OR**
5. Explain the qualitative and quantitative measures taken by RBI for balancing liquidity in the economy. [10]
6. What is meant by 'insurable interest'? State its essential features, and explain its importance in insurance contracts. [10]
- OR**
7. Explain the basic types of permanent life insurance policies in India, highlighting their distinguishing features. [10]
8. Depict the legal frame work governing the insurance sector in India. [10]
- OR**
9. What is the public perception about the need for Life Insurance in Indian environment? Substantiate your answer with live examples. [10]
10. What are the various types of risks in business? Explain each of them with suitable examples. [10]
- OR**
11. Explain the non-insurance methods of risk management. [10]