

Roll No.

Total No. of Pages : 02

Total No. of Questions : 15

MBA (2014 to 2017) (Sem.-4)
BANKING & INSURANCE OPERATIONS
Subject Code : MBA-927
Paper ID : [A2532]

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTION TO CANDIDATES :

1. SECTION-A contains SIX questions carrying FIVE marks each and students has to attempt any FOUR questions.
2. SECTIONS-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and student has to attempt any ONE question from each Subsection.
3. SECTION-C is COMPULSORY and consist of ONE Case Study carrying EIGHT marks.

SECTION-A

- Q1. What is unit banking? What are it's advantages and disadvantages?
- Q2. Define Banking.
- Q3. Define functions of commercial banks.
- Q4. Describe the role of Insurance.
- Q5. How is non-life insurance different from life insurance?
- Q6. Write a short note on :
 - a) Financial analysis and valuations
 - b) Solvency

SECTION-B

UNIT-I

- Q7. Discuss the different structure of baking system.
- Q8. Briefly enumerate the provisions of the banking regulations of the banking regulations Act, 1949 relating to control of the Reserve Bank of India over banking companies.

UNIT-II

- Q9. Discuss the different types of account which a person can open and operate with a bank.
- Q10. Write a short note on :
- a) ATMs
 - b) Mobile Banking
 - c) Debit Cards
 - d) International Banking

UNIT-III

- Q11. What are the principles of secured advances?
- Q12. Write short notes on :
- a) Pledge
 - b) Discounting of bills
 - c) Mortgage
 - d) Supply bills

UNIT -IV

- Q13. How did insurance originate? Discuss its nature and scope.
- Q14. What are the salient features of insurance Act 1938? Discuss the provisions relating to its application to non-life insurance.

SECTION-C**Q15. Case Study :**

In 2011, you were a GI actuary employed at a Hamlet Insurance Company. One Part of your involved advising the company on commutations. Last year the company went into run off and you were made redundant.

You are now working as a consultant. You are approached by Ophelia insurance company who wish to employ you as a consultant on commutations (that is to advise them in relation to insurance or reinsurance contracts with persons or entities, where, for various reasons, either or both parties wish to reach a financial settlement to cancel all or part of the obligations that remain under the relevant contracts) Your first piece of advice concerns advising on a commutation with Hamlet Insurance Company and as luck would have it, on commutation which you used to work.

Questions :

1. Can you accept the job with Ophelia insurance company?
2. Could you alleviate any conflict by using peer review as an option?
3. What structures might you suggest putting in place to do any work for Ophelia in relation to hamlet insurance company in the future?