

P. G. D. M. A. C. Examination
Paper-1
Banking and Insurance Management
April 2019

Time : 2-30 Hours]

[Max. Marks : 70

- 1) Write Short Notes on Any Two (14)
- IPO Process
 - Venture capital
 - Micro financing
 - Types of loans
- 2) Write a note on Evolution of banking in India. (14)
- OR
- Explain the capital adequacy as per BASEL norms for banks.
- 3) Explain the Process of securitization. (14)
- OR
- Explain Customer Relationship Management.
- 4) Explain credit appraisal process followed by the banks. (14)
- OR
- Explain Innovative services provided by banks today.
- 5) Explain Functions of commercial banks and the central bank. (14)
- OR
- Why do banks need to regulate their capital? Explain.

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Paper-2
Banking and Insurance Management
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Time : 2-30 Hours]

[Max. Marks : 70

1) Write Short Notes on Any Four (14)

- a. Benefits of Health Insurance policy.
- b. Personal Accident Policy.
- c. Standard & specified perils covered under Fire Insurance Policies.
- d. Rural Insurance
- e. IRDA Grievance redressal mechanism
- f. Importance of riders in life insurance policies
- g. Term Insurance
- h. Claims process in life insurance

2) Explain the concepts of "Human Life Value", "Utmost Good Faith" and "Insurable Interest" (14)

with respect to Life Insurance. Give examples to explain.

OR

Essentials and peculiarities of insurance contract.

3) Explain the steps and process of Life Insurance Underwriting? Explain the various (14)

under-writing decisions possible once a policy is submitted ?

OR

Differentiate between the following :

- a) Term policy and Endowment policy.
- b) Only risk policies and policies with risk and investment.
- c) Individual Policy and Group Policy.

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- 4) Explain the principles of Insurance with special emphasis on the principles related to General Insurance ? (14)

OR

Write a note on the importance of Marine Insurance. Explain various types of Marine Insurance Policies ?

- 5) Why motor insurance is important for customers as well as society as a whole. Briefly explain the salient features of a motor insurance policy. (14)

OR

Explain duties, powers and functions of IRDA ?
