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MN10AFS

Q.1 a) Explain in brief fee based services provided by investment banker? (8)

Q.1 b) Difference between Commercial and Co-operative Banks? (7)

OR

Q.1 a) Discuss the settlement of claims in life insurance? (8)

Q.1 b) Explain major types of marine insurance policies? (7)

Q.2 a) Explain advantages and limitations of E-banking? (8)

Q.2 b) Difference between Life and Non-Life Insurance? (7)

OR

Q.2 a) Discuss the settlement of claims under motor insurance? (8)

Q.2 b) Explain any 5 types of fund based financing provided by investment banks? (7)

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Q.3 a) Mr.Mohan took a motor insurance policy for his car, while making the proposal of insurance he did not disclose that his driver is not competent to drive a car and his car regularly meets with an accident due to the driver's inability to drive properly. The proposal of Mr.Mohan was accepted by the insurance company. A few months later, his car meet with an accident and he ask the company to pay compensation for the losses occurred due to his car accident. Is the insurance company liable to pay? (7)

Q.3 b) Explain any 5 general utility services provided by banks? (8)

P.T.O.

OR

Q.3 a) Mr. Anil, at the time of taking fire insurance policy does not provide true information about the previous occurrence of fire in his factory and after taking the policy, there is another fire in his factory. Can insurance company refuse to pay the compensation to Mr. Anil? (7)

Q.3 b) Explain the concept of commercial banks and explain the difference between primary and secondary function of commercial banks? (8)

Q.4 Short notes.

- 1) Bank guarantee. (5)
- 2) Plastic money. (5)
- 3) Chit Fund Companies (5)

OR

Q.4 Short notes.

- 1) Underwriting. (5)
- 2) Hire Purchase Finance Companies. (5)
- 3) Life Insurance. (5)



Q.3 a) Mr. Mohan took a motor insurance policy for his car, while making the proposal of insurance he did not disclose that his driver is not competent to drive a car and his car regularly meets with an accident due to the driver's inability to drive properly. The proposal of Mr. Mohan was accepted by the insurance company. A few months later, his car met with an accident and he ask the company to pay compensation for the losses occurred due to his car accident. Is the insurance company liable to pay?

Q.3 b) Explain any 2 general utility services provided by banks? (8)