

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA - SEMESTER-III • EXAMINATION – SUMMER • 2014

Subject Code: 839905

Date: 03-06-2014

Subject Name: Banking and Insurance

Time: 14:30 pm – 17:30 pm

Total Marks: 70

Instructions:

- 1. Attempt all questions.**
- 2. Make suitable assumptions wherever necessary.**
- 3. Figures to the right indicate full marks.**

- Q.1 (a)** How do you feel about the impact of Insurance on the country's economy and on the lives of individuals? Discuss. **07**
- (b)** Explain the new technologies adopted by banks with its advantages and disadvantages. **07**
- Q.2 (a)** Discuss the modern Life and General Insurance. **07**
- (b)** Management of Non-Performing Assets (NPA) is a serious matter for the banking industry, how? Explain. **07**
- OR
- (b)** What is a material fact? Why has it to be disclosed? **07**
- Q.3 (a)** Explain how Keyman Insurance and Partnership Insurance are useful to business people. **07**
- (b)** Explain the objectives and key elements of KYC policy. **07**
- OR
- Q.3 (a)** Explain any four Plans of life insurance. **07**
- (b)** Explain the main functions of RBI. **07**
- Q.4 (a)** The cause of death is reported as suicide. How an insurer will respond to it? **07**
- (b)** Write a detail note on following topics: **07**
- (i)** Money Laundering
- (ii)** Electronic Fund Transfer
- OR
- Q.4 (a)** Discuss the role of an agent and the deficiency in service leading to a customer dispute. **07**
- (b)** What do you mean by corporate banking? Explain different types of loans provided by the banks. **07**
- Q.5 (a)** Comment on the role of bancassurance in widening the market for insurance. **07**
- (b)** Difference between Term Loan and Demand Loan. **07**
- OR
- Q.5 (a)** Write a detail notes on following topics: **07**
- (i)** Utmost good faith
- (ii)** Indemnity
- (b)** Define Banker, and discuss the various relationships that a banker can have with its customer. **07**
