

GUJARAT TECHNOLOGICAL UNIVERSITY
BE / ME / MBA / MCA - SEMESTER- • EXAMINATION – WINTER 2014

Subject Code: 839905

Date: 03-06-2015

Subject Name: Banking & Insurance (B&I)

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) Discuss the emergence of retail banking in the Indian banking systems. **07**
(b) Explain the concept of RTGS & NEFT services. How they are different from each other? **07**
- Q.2** (a) What is Internet Banking? How it is different from Traditional Banking? **07**
(b) Explain the key elements of KYC policy? **07**
- OR**
- (b) Explain the management of Non-Performing Assets (NPA) by Banks in detail. **07**
- Q.3** (a) What is priority sector? Which are the sectors considered as priority sector for bank lending? **07**
(b) Explain the different types of accounts dealt in Banks with its merits & demerits. **07**
- OR**
- Q.3** (a) Discuss the capital adequacy norms for banking institutions in India. **07**
(b) How Reserve Bank of India influences the flow of money supply in financial system by altering CRR, SLR and Repo rates? **07**
- Q.4** (a) Write a short note on: **07**
i. Electronic Fund Transfer
ii. Insurable Risk
(b) Explain the process of Risk Management. **07**
- OR**
- Q.4** (a) Explain the various Plans of life insurance in brief. **07**
(b) Explain in detail SARFAESI Act. **07**
- Q.5** (a) Explain the main functions of RBI. **07**
(b) Discuss the duties and powers of IRDA as regulatory framework for Insurance. **07**
- OR**
- Q.5** (a) “Insurance is substitution of certainty for uncertainty”. – Explain? **07**
(b) Define Group Insurance Policy? Explain its distinguishing features in detail. **07**
