

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**
