

GUJARAT TECHNOLOGICAL UNIVERSITY**MBA - SEMESTER-IV • EXAMINATION-SUMMER • 2014****Subject Code: 849905****Date: 30-05-2014****Subject Name: Banking and Insurance - II****Time: 10.30 am - 13.30 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) Write a short note on Security against term loans. **07**
 (b) What do you mean by life insurance? Discuss any five insurance plans of any one life insurance company of your choice. **07**
- Q.2** (a) What is 'Bancassurance'? Do you feel the arrangement of selling the insurance products is a win-win situation for banks and insurance companies? Explain. **07**
 (b) The Bank of Baroda recently started the sales of various financial products like LI, GI, MF and PMS. How third party products increase the bank's revenue position? **07**
- OR**
- (b) The banks need to apply the strategies for being successful in the retail segment. Discuss the emerging issues and strategies for the same. **07**
- Q.3** (a) "The ICICI Bank provides home banking facilities to Zydus Cadila ltd but individual customer have to stand in a queue" Discuss this statement with respect to corporate banking and retail banking. **07**
 (b) What are the functions of EXIM Bank? **07**
- OR**
- Q.3** (a) Discuss Organization structure of Treasury in Banks. Explain Liquidity Management through SLR and CRR. **07**
 (b) Briefly discuss functions of Treasury Management. **07**
- Q.4** (a) List the various health insurance systems in India. What is the opinion as to the performance of these systems? **07**
 (b) Write short note on Micro insurance. **07**
- OR**
- Q.4** (a) Subprime effects are the main cause for the lock out of various US banks. Discuss this sentence with respect to treasury management. **07**
 (b) What is 'NPA'? How do the banks manage their NPA to the minimum? **07**
- Q.5** (a) Explain various kinds of Insurance. Differentiate life insurance and non-life insurance? **07**
 (b) Define ERM. Write short note on ERM in insurance. **07**
- OR**
- Q.5** (a) What do you understand by Letter of Credit and Bank Guarantee? Compare and contrast them. **07**
 (b) Explain the methods of risk classification/rating in detail. **07**
