Seat No.:	Enrolment No.
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Subject Code: 839905

GUJARAT TECHNOLOGICAL UNIVERSITY

MBA - SEMESTER-III • EXAMINATION – SUMMER • 2014

Date: 03-06-2014

Ti	•	t Name: Banking and Insurance 14:30 pm – 17:30 pm Total Marks: 70 ons:	
	2.	Attempt all questions.Make suitable assumptions wherever necessary.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. OR	07
	(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. OR	07
Q.3	(a) (b)	Explain any four Plans of life insurance. Explain the main functions of RBI.	07 07
Q.4	(a) (b)	The cause of death is reported as suicide. How an insurer will respond to it? Write a detail note on following topics: (i) Money Laundering (ii) Electronic Fund Transfer OR	07 07
Q.4	(a)	Discuss the role of an agent and the deficiency in service leading to a customer	07
	(b)	dispute. What do you mean by corporate banking? Explain different types of loans provided by the banks.	07
Q.5	(a) (b)	Comment on the role of bancassurance in widening the market for insurance. Difference between Term Loan and Demand Loan. OR	07 07
Q.5	(a)	Write a detail notes on following topics: (i) Utmost good faith (ii) Indemnity	07
	(b)	Define Banker, and discuss the various relationships that a banker can have with its customer.	07
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