Seat No.: _____ Enrolment No._____

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**

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