Seat No.: _____ Enrolment No._____

GUJARAT TECHNOLOGICAL UNIVERSITY

MBA - SEMESTER–III • EXAMINATION – SUMMER • 2015

Subject Code: 2830601 **Date: 01-06-2015**

Subject Name: Fundamentals of Banking and Insurance (FB&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)**	Define the following terms: i. Bank, Banker and Banking ii. Check and Draft iii. Underwriting iv. Collateral Security v. Micro-Insurance vi. Reinsurance vii. E Banking	**07**
	(b)	Explain the different types of banking institutions in India with their main features.	**07**
Q.2	**(a)**	Classify the different types of borrowers and depositors of banks.	**07**
	(b)	Elaborate the major Functions and activities of banks in India.	**07**
		OR	
	(b)	What is the basic difference between public sector banks, private sector banks and cooperative banks?	**07**
Q.3	**(a)**	As a central bank, RBI plays a vital role in the development of banking system in India. – Discuss.	**07**
	(b)	How the customer relationship in bank is different than customer relationship in other business organisations?	**07**
		OR	
Q.3	**(a)**	Elaborate the role of Banks in the development of economy.	**07**
	(b)	Why NABARD, SIDBI, National Housing Bank are called as development Banks, whereas, SBI, Bank of Baroda and Canara Bank etc. are intermediary Banks?	**07**
Q.4	**(a)**	How the life- insurance and non-life insurance sector helps the public at large?	**07**
	(b)	Explain the different elements of Insurance contract..	**07**
		OR	
Q.4	**(a)**	What actions are needed to make public aware about the importance of Insurance in Rural India?	**07**
	(b)	Explain the important features of over Insurance and double Insurance.	**07**
Q.5	**(a)**	Enlighten about the underlying principle of Micro Insurance and Crop Insurance in India.	**07**
	(b)	What are the problems of Insurance Companies in India?.	**07**
		OR	
Q.5	**(a)**	What are the different types Life Insurance Schemes available in India?- Explain.	**07**
	(b)	What will be impact of increase in FDI limit in insurance sector in India?	**07**