Seat No.:	Enrolment No.

## **GUJARAT TECHNOLOGICAL UNIVERSITY**

BE / ME / MBA / MCA - SEMESTER- • EXAMINATION - WINTER 2014

Su	bject	Code: 839905 Date: 03-06-2015	
	•	Name: Banking & Insurance (B&I) 4:30 pm – 17:30 pm Total Marks: 70	
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	1. 2. 3.	ı v	
Q.1	(a) (b)	Discuss the emergence of retail banking in the Indian banking systems. Explain the concept of RTGS & NEFT services. How they are different from each other?	07 07
Q.2	(a) (b)	What is Internet Banking? How it is different from Traditional Banking? Explain the key elements of KYC policy?	07 07
		OR	
	<b>(b)</b>	Explain the management of Non-Performing Assets (NPA) by Banks in detail.	07
Q.3	(a)	What is priority sector? Which are the sectors considered as priority sector for bank lending?	07
	<b>(b)</b>	Explain the different types of accounts dealt in Banks with its merits & demerits.	07
		OR	
Q.3	(a) (b)	Discuss the capital adequacy norms for banking institutions in India.  How Reserve Bank of India influences the flow of money supply in financial	07 07
		system by altering CRR, SLR and Repo rates?	
Q.4	(a)	Write a short note on:  i. Electronic Fund Transfer  ii. Insurable Risk	07
	(b)	ii. Insurable Risk Explain the process of Risk Management.	07
	<b>(b)</b>	OR	U1
Q.4	(a)	Explain the various Plans of life insurance in brief.	07
<b>V</b>	(b)	Explain in detail SARFAESI Act.	07
Q.5	(a)	Explain the main functions of RBI.	07
	<b>(b)</b>	Discuss the duties and powers of IRDA as regulatory framework for Insurance.	07
		OR	
Q.5	(a) (b)	"Insurance is substitution of certainty for uncertainty". – Explain?  Define Group Insurance Policy? Explain its distinguishing features in detail.	07 07

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