| Seat No.: | Enrolment No. |
|-----------|---------------|
| | |

GUJARAT TECHNOLOGICAL UNIVERSITY

| | | M.B.A -III ^{III} SEMESTER-EXAMINATION – MAY/JUNE- 2012 | 10010 |
|-----|------------|---|----------|
| • | | ode: 839905 Date: 04/06/ | /2012 |
| • | | Name: Banking and Insurance | |
| | | :30 pm – 05:30 pm Total Marl | ks: 70 |
| | | ions: | |
| | | empt all questions. | |
| | | ke suitable assumptions wherever necessary. ures to the right indicate full marks. | |
| 3. | rigi | ares to the right mulcate run marks. | |
| Q.1 | (a) | Write a short note on the emergence of retail banking in the Indian banking systems. | 07 |
| | (b) | Discuss the desirability of 'guarantees' as security for bank advances. | 07 |
| Q.2 | (a) | Discuss the various instruments of control Risk Management. | 07 |
| | (b) | Explain the concept of Online banking and Tele banking. OR | 07 |
| | (b) | Explain the management of Non-Performing Assets (NPA). | 07 |
| Q.3 | (a) | Briefly narrate the functions of Treasury management in bank. | 07 |
| | (b) | Discuss the duties and powers of IRDA as regulatory framework for Insurance. | 07 |
| | | OR | |
| Q.3 | (a) | Outline the major considerations which prompted the authorities to introduce various measures relating to the regularity and supervisory aspects of the banking systems in India. | 07 |
| | (b) | Discuss the capital adequacy norms for banking institutions in India. | 07 |
| Q.4 | (a) | What is life insurance? What is a need of life insurance? | 07 |
| | (b) | What are the types of insurance exists in Non-Life insurance category? OR | 07 |
| Q.4 | (a) | Describe the various Health Insurance products offered under Health Care Services. | 07 |
| | (b) | What is Micro Insurance? What are the different Micro Insurance models? | 07 |
| Q.5 | (a) | Define Risk and describe various types of risks. | 07 |
| | (b) | Explain the process of Risk Management. | 07 |
| 0.5 | (a) | OR Explain the term De Insurance Why it is required? | 07 |
| Q.5 | (a) (b) | Explain the term Re-Insurance. Why it is required? Explain the concept of Corporate Governance in the banking sector. What | 07 07 |
| | (0) | Explain the concept of Corporate Governance in the banking sector. What | 07 |

are the key elements of Corporate Governance structure?