

Seat No.: _____

Enrolment No. _____

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA- SEMESTER - IV-EXAMINATION- SUMMER-2023

Subject Code: 1549512

Date: 19/06/2023

Subject Name: Banking & Insurance

Time: 10:30 AM TO 01:30 PM

Total Marks: 70

Instructions:

- 1. Attempt all questions.**
- 2. Make Suitable assumptions wherever necessary.**
- 3. Figures to the right indicate full marks.**
- 4. Use of simple calculators and non-programmable scientific calculators are permitted.**

- Q.1** Explain the following terminologies: **14**
- (a) Wholesale Banking
(b) Repo rate
(c) Electronic Clearing Services (ECS)
(d) Gross working capital
(e) Money Bank Insurance Policy
(f) E wallets
(g) Group Insurance
- Q.2** (a) Explain various type of retail banking services offered by banks **07**
(b) Define the concept of insurance. Briefly explain benefits of insurance
- OR**
- (b) Discuss various requisites of insurability of risks. **07**
- Q.3** (a) Explain the functions of Treasury Management. **07**
(b) Write a short note on Micro Insurance **07**
- OR**
- Q.3** (a) Write a short note on rationale of priority sector lending **07**
(b) Discuss the role of IRDA in the Indian insurance service sector **07**
- Q.4** (a) Explain the meaning of Life insurance. Illustrate the advantages of life insurance **07**
(b) Define NPA and classify them according to their quality. **07**
- OR**
- Q.4** (a) Discuss dematerialization of insurance policies and outline the benefits of dematerialization of insurance policies. **07**
(b) 'Plastic money has replaced paper money'. Critically analyze this statement. **07**
- Q.5** (a) Explain ULIPs and illustrate the advantages of ULIPs. **07**
(b) Define customer and explain in detail banker customer relationship **07**
- OR**
- Q.5** (a) Define health insurance. Explain the factors that are responsible for raising the demand for health insurance in India **07**
(b) Discuss various e-banking services offered by a bank **07**
