

GUJARAT TECHNOLOGICAL UNIVERSITY

MBA-SEMESTER-IV-EXAMINATION-SUMMER-2025

Subject Code: 1549512

Date: 05/06/2025

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. No.	Question Text and Description		Marks
Q.1	Definitions / terms / explanations / short questions based on concepts of theory/practical (a) Define a 'letter of credit' (b) Internet Banking (c) SPV (d) 'Bancassurance' (e) Annuities pension plans (f) ECS (g) Claims management in life insurance		14
Q.2	(a)	"Plastic Money is essential for Indian Economy in this COVID Scenario" Elaborate this statement.	07
	(b)	Do you adore New Age Clearing? How? Describe EFT to support your answer.	07
		OR	
	(b)	What is 'NPA'? How do the banks manage their NPA to the minimum?	07
Q.3	(a)	Explain various kinds of insurance. Differentiate life insurance and non-life insurance?	07
	(b)	Worldwide 'Bancassurance' is gaining popularity as an important distribution channel for life insurance services. Up to what extent it is suitable to India. Right now, which are the benefits and hindrances Indian life insurance companies are facing in using this channel.	07
		OR	
Q.3	(a)	Which micro-insurance products are available in the market and how are they delivered to its end-users?	07
	(b)	What is Rider Benefit? Explain the popular rider benefits in detail.	07
Q.4	(a)	Explain any four Plans of life insurance	07

	(b)	Define Banker, and discuss the various relationships that a banker can have with its customer.	07
		OR	
	(a)	What are the conditions to be fulfilled by the claimant in a maturity claim, and death claim?	07
	(b)	Write a detail note on paradigm shift in payment and settlement system by banks in India	07
Q.5	(a)	Rohit came to know that his friend Shyam lost his Rs. 50000 in the cyber-Fraud. As a well-wisher, you write an email to your friend about steps that are essential to secure your financial transaction. Highlight your seven points that would advise your friend related to cyber security and prevention of cyber fraud.	07
	(b)	Describe priority sector lending in brief.	07
		OR	
	(a)	As a NABARD officer, the government asked to draft a campaign to spread insurance awareness among the village. Prepare a detailed campaign to spread awareness among youth and villagers for government insurance for crops and animal husbandry. to prevent cybercrime related to cyber fraud. Writing a slogan that will spread awareness among people for insurance services.	07
	(b)	Explain various features of cryptocurrency in detail.	07
