

Enrollment No./Seat No.:

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA - SEMESTER - I EXAMINATION - WINTER 2025

Subject Code: MB01098031

Date: 19-01-2026

Subject Name: Banking AND 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.**

	Marks
Q.1 ALL 7 Questions must be Compulsory.	14
(a) Banking	
(b) Non-Performing Assets	
(c) Know Your Customers	
(d) Mobile Banking	
(e) Neo Banks	
(f) Reinsurance	
(g) Micro Insurance	
Q.2 (a) Amid growing economic challenges, examine the evolution of the Indian banking system and analyze the role and functions of the RBI in ensuring financial stability and inclusion	07
(b) With reference to modern banking, discuss the significance of basic banking products and customer services, and evaluate how priority sector lending supports inclusive economic development.	07
OR	
(b) In the context of modern banking, analyze the challenges of Non-Performing Assets (NPAs) and examine the role of Asset Restructuring Companies in maintaining bank stability and improving asset quality.	07
Q.3 (a) Examine the significance of the Banking Regulation Act, 1949, and the RBI Act, 1934, and analyze how these laws ensure stability, governance, and compliance in Indian banks..	07
(b) Discuss the role of Asset Restructuring Companies and the SARFAESI Act in managing NPAs, and evaluate the contribution of the Financial Stability and Development Council (FSDC) in safeguarding systemic financial stability..	07

OR

(a) With increasing digital transactions, analyze the importance of Anti-Money Laundering (AML) and Know Your Customer (KYC) guidelines, and examine the role of the Regulatory Sandbox for FinTechs in promoting innovation while maintaining regulatory compliance. 07

(b) In the era of digital finance, discuss the evolution of digital banking services including UPI, IMPS, AEPS, and digital wallets, and evaluate the impact of Neo-banks, open banking, API banking, and contactless payments on customer experience and financial inclusion. 07

Q.4 (a) In the context of financial security, examine the principles and types of insurance (life, general, health), and discuss the role of insurance penetration and density in promoting economic stability in India. 07

(b) analyze the types of life, non-life, and health insurance plans, their benefits, and evaluate the contributions of public and private sector insurers in enhancing coverage and financial inclusion. 07

OR

(a) With increasing uncertainties, discuss the role of insurance in risk management, and examine the significance of IRDAI regulations, risk assessment, claims settlement, and reinsurance in maintaining industry stability. 07

(b) In the era of digital transformation, analyze the impact of digital insurance platforms, usage-based insurance, robo-advisory, blockchain claims, and IRDAI sandbox initiatives on customer experience, efficiency, and market growth 07

Q.5 India's financial sector has witnessed rapid transformation in the past decade, driven by digital innovation, regulatory reforms, and expanding financial inclusion. Banks now offer a variety of services such as UPI, IMPS, AEPS, digital wallets, internet and mobile banking, while neo-banks and open banking platforms are reshaping customer experience. To ensure stability, the RBI regulates banking operations through acts like the Banking Regulation Act-1949 and RBI Act-1934, monitors NPA management, and promotes credit flow via priority sector lending.

Similarly, the insurance industry has evolved with diverse products in life, non-life, and health insurance, supported by reinsurance and bancassurance models. Digital platforms such as Policybazaar and Acko, robo-advisory services, and blockchain-based claims processing are enhancing efficiency and transparency. Regulatory oversight by IRDAI, including sandbox initiatives, ensures innovation occurs within a secure framework. Risk assessment, premium calculation, and claims management remain central to protecting individuals and businesses, while financial literacy and inclusion programs broaden coverage across India.

The intersection of banking and insurance services, digital innovation, and regulatory compliance highlights the importance of risk management, customer-centric services, and sustainable growth in India's financial sector.

(a) With reference to the case, analyze how digital banking services and neo-banks are transforming customer experience and promoting financial inclusion 07

(b) Examine the role of RBI regulations, NPA management, and priority sector lending in maintaining stability in the banking sector. 07

OR

- (a)** Discuss how life, non-life, and health insurance products, along with digital insurance platforms, help in risk management and financial protection. **07**
- (b)** Evaluate the impact of regulatory initiatives like IRDAI sandbox and reinsurance frameworks in fostering innovation while ensuring financial stability. **07**
