

GUJARAT TECHNOLOGICAL UNIVERSITY**M.B.A -IIIrd SEMESTER-EXAMINATION – MAY/JUNE- 2012****Subject code: 839905****Date: 04/06/2012****Subject Name: Banking and Insurance****Time: 02:30 pm – 05:30 pm****Total Marks: 70****Instructions:**

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full 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. **07**

OR

(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? **07**

OR

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**

OR

Q.5 (a) Explain the term Re-Insurance. Why it is required? **07**

(b) Explain the concept of Corporate Governance in the banking sector. What are the key elements of Corporate Governance structure? **07**
