

GUJARAT TECHNOLOGICAL UNIVERSITY**MBA - SEMESTER-IV • EXAMINATION – SUMMER 2013****Subject Code: 849905****Date: 21-05-2013****Subject Name: Banking and Insurance – II****Time: 14:30pm – 17:30pm****Total Marks: 70****Instructions:**

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

- Q. 1** Explain the term briefly: **14**
 1. B-ARCH 2. FPR 3. Indirect Quotation 4. SPV 5. Foreign Currency Loan
 6. Warranties 7. Bill of exchange
- Q. 2 a.** What is 'Bancassurance'? Do you feel the arrangement of selling the insurance products is a win-win situation for banks and insurance companies? **7**
- b.** Discuss in brief Basel Accords. Also discuss about the changes in regulations from time to time. **7**
- OR**
- b.** The banks need to apply the strategies for being successful in the retail segment. Discuss the emerging issues and strategies for the same. **7**
- Q. 3 a.** "It's not easy for an Asset Reconstruction Company to survive." Do you agree to this statement? Why? **7**
- b.** What are the functions of EXIM Bank? **7**
- OR**
- a.** As an exporter which types of Trade Finance is provided to you by the government? **7**
- b.** Discuss in detail the various schemes of life insurance provided by various insurance companies in India. **7**
- Q. 4 a.** What does annuity mean in insurance? Explain its concept and give its classification each with appropriate examples. **7**
- b.** What is 'NPA'? How do the banks manage their NPA to the minimum? **7**
- OR**
- a.** Which micro-insurance products are available in the market and how are they delivered to its end-users?
- b.** Discuss the various types of financial risk and how they can be managed.
- Q. 5 a.** Explain various kinds of insurance. Differentiate life insurance and non-life insurance? **7**
- b.** What do you understand by Letter of Credit and Bank Guarantee? Compare and contrast them. **7**
- OR**
- a.** Which are the important factors that affect determination of insurance premium? Explain. **7**
- b.** Define Reinsurance. Discuss the essentials and types of reinsurance programs. **7**
