Seat No.: _____ Enrolment No.______

GUJARAT TECHNOLOGICAL UNIVERSITY

M.B.A. Sem. – III - Examination –June- 2011

Subject code: 839905

Subject Name: Banking & Insurance

Date:16/06/2011 **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)** What is Internet Banking? Explain its illustrative benefits to the bank clients. **07**

(b) Insurance is substitution of certainty for uncertainty. – Explain this statement in light of working of risk transfer mechanism. **07**

Q.2 **(a)** Define Banker, and discuss the various relationships that a banker can have with its customer. **07**

(b) Write a detail note on paradigm shift in payment and settlement system by banks in India. **07**

OR

(b) Discuss how an insurable contract conforms to the principles of valid contract. **07**

Q.3 **(a)** Explain any four Plans of life insurance. **07**

(b) Explain the different types of accounts dealt in Banks with its main features. **07**

OR

Q.3 Write a detail note on following topics. **14**

(I) Co –operative Banks
(II) Lead Bank Scheme
(III) Housing Development Finance Corporation
(IV) Export Import Bank of India

Q.4 **(a)** What is Real Time Gross Settlement, how it impacts the financial sector of India. **07**

(b) Explain the usual types of credit facilities sanctioned by banks to the borrowers. **07**

OR

Q.4 **(a)** 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**

(b) "Insurance is a subject matter of solicitation"- Explain. **07**

Q.5 **(a)** Define the Group and explain the eligible groups for life insurance in detail. **07**

(b) Which are the objectives behind establishment of Reserve Bank of India? Up what extent RBI has fulfilled these objectives and what is its current role in Indian Economy. **07**

OR

Q.5 **(a)** What is Rider Benefit? Explain the popular rider benefits in detail. **07**

(b) Discuss the structure of SWIFT in detail. **07**

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