

GUJARAT TECHNOLOGICAL UNIVERSITY**M.B.A.- SEMESTER – III • EXAMINATION – WINTER 2012****Subject code: 839905****Date: 28-12-2012****Subject Name: Banking and Insurance****Time: 10:30 pm – 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.

Q.1 (a) Define the following terms: **07**

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|----------------------------------|-------------------------|
| i. Group Banking | v. Mortgage of Property |
| ii. Local Area Bank | vi. Micro-Insurance |
| iii. Non Performing Assets | vii. Reinsurance |
| iv. Banker-Customer Relationship | |

(b) Distinguish between any two of the following. **07**

- i. Life Insurance and General Insurance
- ii. Unit Banking and Group Banking
- iii. Micro Insurance and Macro Insurance

Q.2 (a) Explain the different types of banking institutions in India with their main features. **07**

(b) Elaborate the major Functions and activities of banks in India. **07**

OR

(b) Clarify the role of NABARD as Institutional Development Bank. **07**

Q.3 (a) Distinguish between Commercial Banks and Non-Commercial Banks. **07**

(b) Write short note on the functions of Regional Rural Bank. **07**

OR

Q.3 (a) Elaborate the role of Reserve Bank of controlling and monitoring Indian banking institutions. **07**

(b) What are the different types Life Insurance Schemes available in India? Explain. **07**

Q.4 (a) What are the reforms taken places in Indian Insurance after the principles of sound lending for any bank? **07**

(b) Explain the different elements of Insurance Contracts. **07**

OR

Q.4 (a) Enlighten about the underlying principle of Kisan Credit Cards and Crop Insurance in India. **07**

(b) Brief about the Indian Banking Structure and its role in Indian Economy. **07**

Q.5 (a) What actions are needed to make public aware about the importance of Insurance in Rural India? **07**

(b) Discuss about the various management functions of Insurance Companies. **07**

OR

Q.5 (a) Write short note on different types of insurance organizations in India. **07**

(b) Classify the different types of borrowers and depositors of banks. **07**
