

GUJARAT TECHNOLOGICAL UNIVERSITY

MBA - SEMESTER-III • EXAMINATION – SUMMER • 2015

Subject Code: 2830601

Date: 01-06-2015

Subject Name: Fundamentals of Banking and Insurance (FB&I)

Time: 14:30 pm – 17:30 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
	i. Bank, Banker and Banking ii. Check and Draft iii. Underwriting iv. Collateral Security v. Micro-Insurance vi. Reinsurance vii. E Banking	
	(b) Explain the different types of banking institutions in India with their main features.	07
Q.2	(a) Classify the different types of borrowers and depositors of banks.	07
	(b) Elaborate the major Functions and activities of banks in India.	07
	OR	
	(b) What is the basic difference between public sector banks, private sector banks and cooperative banks?	07
Q.3	(a) As a central bank, RBI plays a vital role in the development of banking system in India. – Discuss.	07
	(b) How the customer relationship in bank is different than customer relationship in other business organisations?	07
	OR	
Q.3	(a) Elaborate the role of Banks in the development of economy.	07
	(b) Why NABARD, SIDBI, National Housing Bank are called as development Banks, whereas, SBI, Bank of Baroda and Canara Bank etc. are intermediary Banks?	07
Q.4	(a) How the life- insurance and non-life insurance sector helps the public at large?	07
	(b) Explain the different elements of Insurance contract..	07
	OR	
Q.4	(a) What actions are needed to make public aware about the importance of Insurance in Rural India?	07
	(b) Explain the important features of over Insurance and double Insurance.	07
Q.5	(a) Enlighten about the underlying principle of Micro Insurance and Crop Insurance in India.	07
	(b) What are the problems of Insurance Companies in India?.	07
	OR	
Q.5	(a) What are the different types Life Insurance Schemes available in India?- Explain.	07
	(b) What will be impact of increase in FDI limit in insurance sector in India?	07