

GANPAT UNIVERSITY
BBA Examination, April 2013
BBA (FS), Semester 6 (CBCS/GPS)

Time: 3 Hours. VIA04BIS / F604: Banking & Insurance Sector Analysis Total Marks: 70

Instructions:

- (1) Use separate answer books for Section I and Section II.
- (2) Q1 in Section I and Q4 in Section II are compulsory.
- (3) Figures to the right indicate marks of each question.

SECTION – I

- Q1** "In the past three decades, India's banking system has earned several outstanding achievements to its credit." Explain the statement in the context of historical perspective of Indian banking sector. **(11)**
- Q2** Define the term "Commercial Bank". Explain the various types of commercial banks subsist in Indian banking sector. **(12)**

OR

- Q2** What is meant by the term "Regional Rural Banks (RRBs)"? Portray briefly the prime objectives, features, functions and the progress achieved by RRBs. **(12)**
- Q3** What is meant by the "E-Banking"? "E-banking is blessing on the one hand and the same is curse on the other hand." Explicate the statement precisely. **(12)**

OR

- Q3** How e-banking is different from traditional banking? Also discuss the models which are requisite on the part of successful implementation of e-banking delivery channel in the context of Indian banking business. **(12)**

SECTION – II

- Q4** Outline the leading obligations of insurers to rural and social sectors as per IRDA Regulations, 2000. **(11)**
- Q5** Thrash-out the historical background of Life Insurance Corporation of India and General Insurance Corporation of India by putting prominence on liberalization of Indian Insurance Markets. **(12)**

OR

- Q5** Discuss the decisive reforms which took place in Indian insurance sector. Also highlights the recommendations given by Malhotra Committee for the improvement in the functioning of Life Insurance Corporation of India and General Insurance Corporation of India. **(12)**
- Q6** Write short note on **any one** of the following by keeping the view:- history & development; mission & vision; managing bodies; awards & achievements; products at the glance: **(12)**

1. Tata AIG Life Insurance Co. Ltd.
2. Oriental General Insurance Co. Ltd.