

Exam. Code : 217603

Subject Code : 4614

M.Com. 3rd Semester

BANKING AND INSURANCE SERVICES

Paper-MC-301

Time Allowed—3 Hours] [Maximum Marks—100

SECTION-A

Note :— Attempt any **ten** questions. Each carries **2** marks.

1. Write notes on the following

- (i) Statutory Liquidity Ratio
- (ii) Security Investments
- (iii) Prudential Norms
- (iv) Private Sector Banks
- (v) Credit Risk
- (vi) Doubtful Assets
- (vii) Offshore Banking
- (viii) Micro Financing Institutions
- (ix) Bonus Notice
- (x) Surrender Value
- (xi) Principle of Subrogation
- (xii) Contract of Indemnity. 10×2

SECTION-B

Note :— Attempt any **two** questions. Each carries **20** marks.

2. Write a detailed note on Present structure of Commercial Banks in India.
3. What are the various types of risks faced by the banking sector ? How do banks manage these risks ?
4. What are BASEL Norms ? Explain their significance and difficulties.
5. Discuss the role and functions of RBI in a developing country like India. 2×20

SECTION-C

Note :— Attempt any **two** questions. Each carries **20** marks.

6. What is Internet banking ? Discuss the innovative services provided by banks through internet.
7. Define Insurance. What are its main principles and functions ?
8. Write a detailed note on various kinds of life insurance policies in India.
9. What is Insurance pricing ? Discuss the factors which influence the calculation of premium. 2×20