

Exam. Code : 217603

Subject Code : 5561

M.Com. 3rd Semester

BANKING & INSURANCE SERVICES

Paper—MC—301

Time Allowed—3 Hours] [Maximum Marks—100

Note :— Attempt **five** questions, selecting at least **one** question from each Section. The **fifth** question may be attempted from any Section. Each question carries **20** marks.

SECTION—A

1. Write a detailed note on the present structure of Commercial Banking in India.
2. What important role does RBI play in a developing economy like India ? Explain with respect to the various functions of RBI.

SECTION—B

3. What are Basel Norms ? Explain the developments in these norms over the years.
4. Define Priority Sector Lending. Explain the policy initiatives taken in India with regard to Priority Sector Lending.

SECTION—C

5. What is Insurance ? Discuss the need and role of insurance.
6. Explain in detail the main provisions of the IRDA Act 1999.

SECTION—D

7. Explain the various factors which influence the amount of premium to be paid to the insured. How is premium computed ?
8. Write notes of the following :
 - (a) Insurance Documents
 - (b) Banc assurance.