

(i) Printed Pages : 2

Roll No. ....

(ii) Questions : 14

Sub. Code : 

0	8	2	2
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Exam. Code : 

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**B.Com. 3<sup>rd</sup> Semester**

**1125**

**BANKING AND INSURANCE**

**Paper : BCM 305**

**Time Allowed : Three Hours]**

**[Maximum Marks : 80**

**Note:—** (i) Attempt **five** questions in all. All questions carry equal marks.

(ii) Attempt **one** question from each unit.

(iii) Question No. 1 is compulsory. Attempt **nine** short questions in about 25–30 words.

**SECTION–A**

(Attempt 4 questions. Each question carries 5 marks.)

1. Discuss the Capital Adequacy Ratio.
2. What are the Monetary Policies and techniques of credit control ?
3. State the Cheque Truncation System.
4. Explain the duties of IRDA.
5. What are the various types of Insurance ?
6. Describe the NEFT system.

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**[Turn over**

## SECTION-B

(Attempt 2 questions. Each question carries 15 marks.)

7. What are the essential elements of E-banking ? Explain them briefly.
8. Explain the features of Indian Banking System. What are the functions of RBI ?
9. Write notes on :
  - (i) Structure of Banking in India
  - (ii) Revised NPA Norms.
10. Explain Recommendations of Narasimham Committee in detail.

## SECTION-C

(Attempt 2 questions. Each question carries 15 marks.)

11. Spell out the components of Insurance in India.
12. What are the guidelines laid down by the IRDA pertaining to Insurance sector ?
13. Describe the grievance settlement mechanism in detail.
14. Discuss the IRDA Act 1999 in detail.