

(i) Printed Pages : 2

Roll No.

(ii) Questions : 9

Sub. Code :

1	7	8	2	1
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Exam. Code :

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Bachelor of Commerce 3rd Semester
(2124)

BANKING AND INSURANCE

Paper : BCM-305

Time Allowed : Three Hours]

[Maximum Marks : 80

Note :—Attempt **FOUR** questions from Section-A.
Attempt any **TWO** questions each from Section B and
Section C respectively.

SECTION—A

1. Attempt any **four** questions from the following :—

- (a) What is Bank Rate ?
- (b) Define Unit Banking.
- (c) Define Capital Adequacy Ratio.
- (d) Discuss the features of Insurance.
- (e) Explain the principle of Subrogation.
- (f) What do you mean by surrender value of policy ?

4×5=20

SECTION—B

- 2. Explain the functions of Commercial Bank.
- 3. What are the selective methods of credit control ? Discuss their significance and limitations.

4. Define Non-Performing Assets. Explain in detail the revised NPA norms.
5. Explain the RBI's guidelines on Internet Banking. $2 \times 15 = 30$

SECTION—C

6. Explain the role & importance of Insurance in developing country like India.
7. Define Insurance Ombudsman. Explain the functions of Insurance Ombudsman.
8. Explain the different types of fire Insurance policies.
9. What are the duties, power and functions of IRDA ?

$2 \times 15 = 30$