

M.Com. Semester-III**MC-301 : BANKING & INSURANCE SERVICES**

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) Indigenous Bank
- (ii) Functions of Central Bank
- (iii) SLR
- (iv) Liquidity Risk
- (v) Non-Performing Assets
- (vi) Prudential Norms
- (vii) Universal Banking
- (viii) Self Help Groups
- (ix) Micro Savings
- (x) Marine Insurance
- (xi) Difference between Double Insurance and Re-Insurance
- (xii) Insurance Premium. 10×2

SECTION-B

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

2. Write a detailed note on present structure of Commercial Banking in India.
3. What are NPAs ? Discuss the prudential norms given out by the RBI with respect to NPAs.
4. “Risk is an objectified uncertainty regarding the occurrence of an undesirable event.” Explain the various types of risks and methods to handle them in the Banking Sector.
5. “A Central Bank is the bank which constitutes the apex of the monetary and banking structure of its country.” What important role it can play in a developing economy ? Write functions of a Central Bank. 20×2

SECTION-C

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

6. Explain Internet Banking. Discuss the modern services provided by bank through Internet Banking.
7. What is Microfinance ? How is it an important tool of poverty alleviation ?
8. Discuss the powers, duties and scope of IRDA.
9. Define the term Bancassurance. Discuss the reasons for banks to enter into bancassurance. 20×2