

M.Com. 3rd Semester

MC-301 : BANKING & INSURANCE SERVICES

Time Allowed—3 Hours]

[Maximum Marks—100

SECTION—A

Note :— Attempt any *ten* questions. Each question carries
2 marks. (10×2)

1. Write notes on the following :

(i) Regional rural banks

(ii) Functions of Central Bank

(iii) Bank Rate

(iv) Liquidity Risk Management

(v) Non-Performing Assets

(vi) Credit Control

(vii) Difference between Universal and Narrow Banking

(viii) Self Help Groups <http://www.gnduonline.com>

(ix) Micro Savings

(x) Bancassurance

(xi) Difference between assurance and insurance

(xii) Bonus.

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SECTION—B

Note :— Attempt any *two* questions. Each question carries
20 marks. (20×2)

2. Explain the role of commercial banks in economic development of the country.
3. What are NPAs ? Discuss the prudential norms given out by the RBI with respect to NPAs.
4. What is Risk management in banking sector ? Discuss its need and necessity. Also explain the types of risks.
5. Discuss the impact of reforms in Indian Banking in India. What are the challenges ahead ?

SECTION—C

Note :— Attempt any *two* questions. Each question carries
20 marks. (20×2)

6. Explain Internet Banking. Discuss the modern services provided by bank through internet banking.
7. Explain in detail the concept of microfinance as a tool of financial inclusion.
8. How does insurance help in financial planning and taxation ? Explain.
9. Define the term Bancassurance. Discuss the reasons for banks to enter into Bancassurance.