

Exam. Code : 217603  
Subject Code : 5638

**M.Com. 3<sup>rd</sup> Semester (Batch 2020-22)**  
**BANKING AND INSURANCE SERVICES**  
**Paper—MC-301**

Time Allowed—3 Hours] [Maximum Marks—100

**Note** :— Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

**SECTION—A**

1. Discuss the impact of reforms in Indian Banking in India. What are the challenges ahead ?
2. Explain the functions of RBI as the Central Bank of the country.

**SECTION—B**

3. Discuss the various risks in the banking sector. How can banks manage these risks ?
4. Write notes on :
  - (a) Phone banking and Mobile banking
  - (b) Off shore banking and Multinational banking.

**SECTION—C**

5. What is the need of Insurance ? Explain the principles of insurance.
6. Discuss the powers, duties and scope of IRDA.

**SECTION—D**

7. Describe the various kinds of saving and investment policies offered by the insurance companies in India.
8. Define Premium. How is it calculated ? Discuss the various factors that influence the calculation of premium.