

Exam. Code : 217603

Subject Code : 5561

M.Com. 3<sup>rd</sup> Semester

**BANKING & INSURANCE SERVICES**

**Paper-MC-301**

Time Allowed—3 Hours] [Maximum Marks—100

**Note** :— Attempt **five** questions, selecting at least **one** question from each Section. The **fifth** question may be attempted from any Section. Each question carries **20** marks.

**SECTION-A**

1. Write a detailed note on the present structure of Commercial Banking in India.
2. What important role does RBI play in a developing economy like India ? Explain with respect to the various functions of RBI.

**SECTION-B**

3. What are Basel Norms ? Explain the developments in these norms over the years.
4. Define Priority Sector Lending. Explain the policy initiatives taken in India with regard to Priority Sector Lending.

### SECTION-C

5. What is Insurance ? Discuss the need and role of insurance.
6. Explain in detail the main provisions of the IRDA Act 1999.

### SECTION-D

7. Explain the various factors which influence the amount of premium to be paid to the insured. How is premium computed ?
8. Write notes of the following :
  - (a) Insurance Documents
  - (b) Banc assurance.