

Exam. Code : 217603
Subject Code : 5638

M.Com. 3rd 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.