

(i) Printed Pages : 2

Roll No.

(ii) Questions : 9

Sub. Code :

0	8	2	1
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Exam. Code :

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**Bachelor of Commerce 3rd Semester
(1129)**

BANKING AND INSURANCE

Paper-BCM-305

Time Allowed : 3 Hours]

[Maximum Marks : 80

- Note :-** (1) Attempt any **four** questions from Section-A; each question carries **5** marks.
- (2) Attempt **two** questions each from Section-B & C. Each question carries **15** marks.

SECTION—A

1. (a) What are the advantages of Branch Banking system ?
- (b) What the developmental functions of commercial banks ?
- (c) How does Reserve Bank of India control the money supply in the economy through open market operations ?
- (d) What is the meaning of core banking solutions ?
- (e) How does double insurance differ from reinsurance ?
- (f) How does life insurance differ from general insurance ?

SECTION—B

2. Discuss the functions of commercial banks in India.
3. Discuss the impact of economic Reforms in Indian Banking. What are the challenges ahead ?
4. Discuss the recent monetary policy of RBI.
5. Explain in detail the recent trends in Indian Banking. Also discuss the challenges in banking services.

SECTION—C

6. Discuss the nature, functions and importance of insurance.
7. Explain the principles of Insurance contract in detail.
8. Explain insurance ombudsman. Discuss the Grievance Redressal Mechanism in detail.
9. Explain the duties, powers and function of IRDA.