

Total No. of Questions : 14]  
(1126)

[Total No. of Printed Pages : 3

**Bachelor of Commerce IIIrd Semester  
(0013) Examination**

**0821**

**BANKING AND INSURANCE**

BCM-305

**Time : 3 Hours]**

**[Maximum Marks : 80**

**Section-A**

**Note :-** This section has 6 short answer type questions.

Students are required to attempt *four* questions from this section. Each question carries 5 marks.

1. Show the non-monetary functions of RBI in the form of the chart.
2. Explain the importance of 'stable exchange rate' as objective of monetary policy in the form of a chart.
3. Explain the concept of Insurance. Describe its nature.
4. Describe the principles of Insurance.
5. Write short note on Revised NPA Norms.
6. Present the various credit control measures with the help of a chart.

**A-94**

( 1 )

**Turn Over**

## Section-B

**Note :-** This section has 4 essay type questions. Students are required to attempt any *two* questions from this section. Each question carries 15 marks.

7. What is meant by Central Bank ? What the Central Bank of India is called and what are its major functions ?
8. What is a Commercial Bank ? Explain its basic functions.
9. Discuss the impact of reforms in Indian Banking. What are the challenges ahead ?
10. Discuss the recommendations of Narasimham Committee on financial sector reforms.

## Section-C

**Note :-** This section has 4 essay type questions. Students are required to attempt any *two* questions from this section. Each question carries 15 marks.

11. Elaborate the salient features of the IRDA Act, 1999.
12. Discuss the background of setting up of IRDA. What is the composition of Authority ? What are its duties, powers and functions ?

3. Discuss the provisions of IRDA Act regarding licensing of agents and insurance intermediaries.

4. What are the features of contract of insurance ?

Discuss various types of contract of insurance.