

(i) Printed Pages: 2

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(ii) Questions : 9

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Exam. Code :

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Bachelor of Commerce 3rd Semester

(2122)

BANKING AND INSURANCE

Paper—BCM-305

Time Allowed : Three Hours]

[Maximum Marks : 80

Note :— Attempt *four* short answer type questions from Section-A. Attempt *two* questions each from Sections B and C respectively.

SECTION—A

(Each question carries 5 marks.)

1. Briefly explain any **four** of the following :

- (a) NEFT
- (b) Development Banks
- (c) Capital Adequacy Ratio
- (d) Principle of *Causa Proxima*
- (e) Endowment Policy
- (f) Bank Rate.

SECTION—B

(Each question carries 15 marks.)

2. List down the recommendations given by the Narsimham Committee on Banking Reforms in India.
3. What do you mean by monetary policy ? What are its functions ?
4. 'Core Banking system has changed the entire banking scenario'. Critically examine the statement.
5. What is NPA ? What is its current status in India ? How it has affected the overall financial situation in our country ?

SECTION—C

(Each question carries 15 marks.)

6. What is Life Insurance ? What is it different from Non-Life Insurance ?
7. What are the duties and powers of IRDA ?
8. What factors would you keep in mind while purchasing a Life Insurance Policy ?
9. What do you understand by Ombudsman ? What are the duties and powers of an Ombudsman ?