

Roll No. ....

Total Pages : 4

**2783/MJ**

**F-28/2051**

**BANKING AND INSURANCE SERVICES**

Paper–MC-403

Semester–IV

Time allowed : 3 Hours] [Maximum Marks : 70

**Note:** The candidates are required to attempt two questions each from section A and section B carrying 10 marks each and the entire Section C consisting of 10 short answer type questions carrying 3 marks each.

**SECTION-A**

1. What are the different functions of Commercial Banks? Examine the progress of Commercial Banking in India. 10

2. What are the different credit products offered by Commercial Banks? Explain the salient features of these credit products. 10
3. What do you mean by management of funds in Commercial Banks? Explain the approach you would follow for management of funds in Commercial Banks. 10
4. What do you mean by e-banking? What is significance? Explain the recent trend in e-banking in India. 10

**SECTION-B**

5. What do you mean by Insurance? Write a note on the organizational structure of Insurance Business in India. 10
6. What are the objectives of regulation of Insurance Business? Write a note on provisions of IRDA in this context. 10

7. What are the major non-life insurers in India?  
Examine the progress of non-life Insurance  
Business in India. 10
8. Examine the importance of risk management in  
Insurance Business. Are you satisfied with the  
risk management practices in insurance sector in  
India? 10

### SECTION-C

3×10= 30

9. Attempt any **ten** questions from the followings:
- (i) What do you mean by Recurring Deposits?
  - (ii) What do you mean by Credit Appraisal?
  - (iii) What do you mean by Securitisation?
  - (iv) What do you mean by Asset Liability  
Management?
  - (v) What do you mean by Home Banking?
  - (vi) What do you mean by e-funds Transfer?

- (vii) What do you mean by Cash Dispensers?
- (viii) What do you mean by Medical Insurance?
- (ix) What do you mean by Double Insurance?
- (x) What do you mean by Theft Insurance?
- (xi) What do you mean by Diffusion of Risk?
- (xii) What do you mean by Indemnity?