

Exam. Code : 225803

Subject Code: 504858

M.Com. 3rd Sem. (Batch 2024-26) (CBGS)

BANKING AND INSURANCE SERVICES

Paper : MCO03001T

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

Discuss the impact of the Narasimham Committee Report (Part I and II) on the liberalization of the banking sector in India.

Explain the role of the Reserve Bank of India in regulating the banking sector. Discuss how its regulatory and supervisory functions contribute to the effective management of the banking system in India.

SECTION—B

Describe the different types of Risk Management and the various methods of Risk Management.

Briefly explain the various innovations in the Banking Sector.

SECTION—C

5. Discuss the Evolution and Liberalisation in the Insurance Sector.
6. Explain the role of the Malhotra Committee Report in the implementation of the LIC Act of 1956 and the IRDA Act of 1999.

SECTION—D

7. Explain the process of insurance pricing, including the computation of premiums, rider premiums, surrender value, and paid-up value.
8. Discuss the concepts of reinsurance and Bancassurance in the insurance industry.