**Insurance Regulatory Framework (IRFW)**

B. Com. 5th Semester

(Speciality in Banking & Insurance)

2nd In-sem Examination: 2019

Time: 45 minutes Total Marks: 25

**Answer the following questions**

1. Write short notes **(any two)** 2X 5=10
2. Duties of IRDA
3. Composition of the authority
4. Appointment of Insurance Ombudsman
5. Re-Insurance
6. Solvency margin
7. Importance of Insurance
8. (a) Discuss the procedure for settlement of death claim. 15

OR

(b) Discuss the Powers and Functions of the IRDA Act, 1999. 15

OR

1. What is Insurance Ombudsman? Explain functions of an Insurance Ombudsman. 4+10=15

OR

1. Discuss about the procedure of filing of complaint with Insurance Ombudsman in India. 15

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**Indian Banking System (IBSM)**

B. Com. 3rd Semester

(Speciality in Banking & Insurance)

2nd In-sem Examination: 2019

Time: 45 minutes Total Marks: 25

**Answer the following questions**

1. **Write short notes (Any two)**  2X 5=10
2. Narrow Banking
3. Relationship Banking
4. ATM
5. Liquidity of bank
6. Consortium Finance
7. Factoring
8. (a) Write a note on the Indian Banking System. 15

OR

1. Discuss the objectives and achievements of nationalization of commercial banks in India. 8+7=15

OR

(b) Distinguish between Retail banking and Wholesale banking. 15

OR

1. What do you mean by E-banking? Discuss the features and advantages of E-banking. 5+5+5=15

OR

(d) Discuss about the different types of loans and advances provided by Commercial Banks. 15

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