

Serial No. of Question Paper:

Unique Paper Code: 22417503

Name of Course: B.Com(H)

Name of Paper: Banking and Insurance

Semester- V

Duration: 3 hours

Maximum Marks: 75 Marks

Instructions for the Candidates:

1. Attempt **Any four** questions.
2. **All** questions carry equal marks.
3. Answers may be written either in English or Hindi, but the same medium should be used throughout the paper.

Q.1. Explain the difficulties faced by the commercial banks in India while extending credit to MSMEs, and the initiatives to improve the credit flow to MSME.

Q.2. Rahul wants to transfer funds to his brother Ajay electronically. Suggest the THREE ways in which he can do so by explaining their features.

Q.3. Explain the process of Securitization. Discuss the benefits of Securitization.

Q.4. “An Insurance contract is based on certain basic principles of Insurance which distinguishes it from an ordinary contract” In light of this statement explain the principles of Insurance.

Q.5. An Indian working in Canada wants to open a bank account in India. As a friendly banker advise him by describing the benefits the different accounts that he can open.

Q.6. Describe the concept of Insurance. Explain any three types of Non-life insurance.