

B.Com Semester VI (CBCS) 52417602
Paper BC-6.1(b) – BANKING AND INSURANCE

Duration: 2 Hrs

Max Marks: 75

Attempt **ANY FOUR** questions. **All** questions carry equal marks.

Q1. What do you understand by 'Banking Sector Reforms in India'? What are the achievements of and areas of concern in Banking Sector Reforms in India?

Q2. Discuss the Anti-Money Laundering guidelines issued by RBI in India. Also discuss the CIBIL functions in detail.

Q3. Discuss the features, advantages and disadvantages of Internet Banking. It is said that 'security is a concern in Internet Banking'. Discuss how banks are providing internet security while operating online.

Q4. What are the major problems faced by Commercial Banks in India while extending credit to the Agricultural Sector? What initiatives have been taken by the RBI to improve cash flow to the Agricultural sector.

Q5. Define 'Risk'. What are the various types of Business Risks? How 'Insurance' helps business in covering Risk?

Q6. "Insurable Interest is the most fundamental principle of Insurance around which all other principles of Insurance revolve". Explain this statement with reference to other principles of Insurance. Give examples.