

Roll No.

Total Pages : 3

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F-20/2050

BANKING AND INSURANCE SERVICES

Paper–MC-403

Time Allowed : 2 Hours]

[Maximum Marks : 70

Note : Attempt any **four** questions. All questions carry equal marks.

1. What are the different deposit products offered by banks in India ? Explain the salient features of these deposit products.
2. What are the major objectives of credit appraisal? Explain the nature and scope of credit appraisal.
3. What do you mean by non-performing assets? Explain the approach you would follow for management of non-performing assets.

4. What do you mean by retail banking ? Explain the recent trends in retail banking in India.
5. What do you mean by insurance ? What are the different types of insurance ? Explain the importance of insurance.
6. Write a note on the entry of private players in insurance business in India ? What are the problems of insurance business in India ?
7. What are the major life insurers in India ? Examine the progress of the insurance business in India ?
8. What do you mean by risk management in insurance business ? Examine the risk management practices in insurance sector in India.
9. Attempt 10 questions from the followings :
 - (i) What do you mean by KYC norms ?
 - (ii) What do you mean by ATM ?

- (iii) What do you mean by credit management ?
- (iv) What do you mean by financial inclusion ?
- (v) What do you mean by online banking ?
- (vi) What do you mean by e-funds transfer ?
- (vii) What do you mean by insider information ?
- (viii) What do you mean by marine insurance ?
- (ix) What do you mean by re-insurance ?
- (x) What do you mean by accident insurance ?
- (xi) What do you mean by loss of profit insurance ?
- (xii) What do you mean by insurable risk ?