Roll No...

Jamia Hamdard

School of Management and Business Studies

Department of Management

B.Com-Semester V

Odd Semester Examination - December 2025

Banking and Insurance ([redacted]) BCH-DC-13

[redacted]

Duration: 2.5 Hours

Max.Marks -60

Section A - Short Answer

(4X6=24)

Note: Attempt any Six Questions, All questions carry equal marks

Q1: Distinguish between traditional banking and digital banking.

Q2: "Instances of online banking fraud have risen significantly over the years." Discuss.

Q3: Explain the different types of loans and advances given by banks.

Q4: Identify the key determinants that affect insurance premium.

Q5: What are Non-Performing Assets? Explain the effect of growing NPAs on Indian banks.

Q6: What is Free Look Period?

Q7: Explain the advantages and disadvantages of bancassurance.

Q8: Explain the importance of Off Balance Sheet Items.

Q9: Define the principle of utmost good faith in insurance.

Section B-Long Answer

(12X3=36)

Note: Attempt any Three Questions; All questions carry equal marks

Q1: Discuss the Insolvency and Bankruptcy Code (IBC), 2016. Explain role and powers of the Committee of Creditors (CoC).

Q2: Discuss the recommendations of Narasimham Committee (1998) on banking sector reforms in India.

Q3: "Basel norms aim to harmonize global banking regulations to strengthen the international financial system." Evaluate the implications of Basel III norms for Indian banks.

Q4: Evaluate the history of foreign banks in India. Discuss any five regulations by RBI for foreign banks in India.

Q5: "The US sub-prime crisis was the result of NINJA loans." Critically discuss the role of securitization in the sub-prime meltdown.

Q6: "Insurance should not be treated as an investment instrument." Discuss.