Jamia Hamdard
School of Management and Business Studies
Department of Management **Roll No...**
Odd Semester Examination - January 2023
B.Com (Hons.) V Semester
BCH 508 ; Banking and Insurance

Duration: 3 Hours Max.Marks -75

Section A - Short Answer (5X6=30)

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

Q1: Explain the importance of financial system in economic growth of a country.
Q2: "Online banking frauds doubled post covid." Discuss.
Q3: Explain the different types of loans and advances given by banks.
Q4: Explain the difference between traditional and digital banking.
Q5: What are Non Performing Assets? Discuss classification and effect of growing NPAs on Indian banks.
Q6: Discuss the process followed under Insolvency and Bankruptcy Code 2016 for a corporate debtor.
Q7: What are the factors that influence insurance premium?
Q8: Explain the importance of an Insurance Repository.
Q9: Explain the pros and cons of bancassurance.

Section B-Long Answer *(15X3=45)*

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

Q1: Discuss the evolution of banking system in India. Outline the recommendations of Narasimham Committee on banking sector reforms set up in 1998.

Q2: Discuss the major components of a bank's balance sheet. Explain the importance of off balance sheet items.

Q3: Evaluate the history of foreign banks in India. Discuss any five regulations by RBI for foreign banks in India.

Q4: "The US sub-prime crisis was the result of NINJA loans." Critically discuss the role of securitization in the sub-prime meltdown.

Q5: "The Basel norms is an effort to coordinate banking regulations across the globe, with the goal of strengthening the international banking system." Evaluate the impact of Basel Norms III on Indian banks.

Q6: "Insurance is not an investment." Discuss. Explain the principles of Insurance.