

- 1) A) What is a pledge? Explain the difference between bailment and pledge. (08)
B) Explain rural and social Insurance (07)
OR
What is credit? What are the provisions of law relating to credit control. (15)
- 2) A) Differentiate between Insurance Advertisement and Disclosure. (08)
B) What is a charge? Explain the provisions of law relating to charge. (07)
OR
Explain the directions of RBI relating to NBFCs. (15)
- 3) A) How to register Insurance Company? (08)
B) Explain how to appoint Actuary. (07)
OR
- 3) Explain the powers, duties and functions of IRDA. (15)
- 4) Write short note (any three) (15)
- 1) Cash Reserve Ratio
 - 2) Types of negotiable Instruments
 - 3) ~~Agents appointment~~ Promissory note.
 - 4) Types of Bailment
 - 5) Endorsement