

Note 1. All Questions are compulsory

2. Figures to right indicate full marks

Q 1 A) Explain the following terms

- 1) General Insurance (10)
- 2) Award
- 3) Consumer
- 4) Insurer
- 5) Banking Policy

Q 1 B) Say, whether the following are True or false.

- 1) Every banking company will hold a licence issued by the central government.
- 2) Credit creation is one of the most important functions of RBI.
- 3) Minimum equality capital required by an insurance company is 100 Crore rupees (for general insurance).
- 4) consumer protection Act came into existence in the year 1986.
- 5) The special Adhesive stamps are non-judiciary stamps used in financial instruments.

Q 2.A] What is credit creation? Explain the process of credit creation by commercial banks? (8)

B] Explain the role of the RBI. (7)

OR

Q.2.C] Discuss the different technique of credit control? (8)

Q.2.D] Define NBFC's? what are the salient features of NBDC's. (7)

Q 3.A] What is the process for registration of an Insurance company

B] What code of conduct of Agents is prescribed by the IRDA Authority? (7)

OR

Q 3.C] what are the powers of the IRDA? (8)

D] What are the obligations of the Insurer? (7)

Q 4.A] Briefly explain the various provisions of distinct forum. (8)

B] What types of complaints can be filed with banking ombudsman? (7)

OR

Q 4.C] State in brief the power and function of an ombudsman. (3)

D] Explain the documents for which registration is compulsory

Q.5] Write short notes .(any three)

- 1) Foreign Banks.
- 2) Types of stamps in India.
- 3) Unfair Trade Practices
- 4) Tariff Advisory committee.
- 5) Rural Insurance.

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