

**2021**  
**Full Marks: 20**  
**Time: As in the Programmed**  
**The figures in the right hand margin indicate marks.**  
**Subject: Banking Insurance**  
**B.Com (Hons / PASS) 5<sup>th</sup> Semester**  
**GROUP- B**

**[10×2]**

1. Elaborate the conventional and innovative functions of Commercial Bonus?
2. Discuss the functions of Reserve Bank of India (RBI)
3. Explicate different types of accounts opened by commercial bonus in India alongwith their features?
4. Define Insurance? Elaborate various kinds of insurance.
5. Decipher different principles of insurance.
6. Write short notes on :-
  - a) Non Life Insurance in India.
  - b) Insurance Regulatory Development Authority. (IRDA)

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1. Define Merchant Banking? Explain the nature and scope of merchant banking in India?
2. Elaborate the role of financial services in Indian Financial System?
3. Define Lease? Elaborate different types of lease in India?
4. Explain the concept nature and scope of factoring in India? What are different forms of factoring?
5. What do you mean by Securitization? Explain in the nature, scope and funding mechanism of Securitization?
6. Write short notes:-
  - a) Depository System in India
  - b) Securities Exchange Board of India (SEBI)