[This question paper contains 2 printed pages.]

Your Roll No..............

Sr. No. of Question Paper : 3607 **L**

Unique Paper Code : 6202463601

Name of the Paper : Regulatory Framework for Banking & Insurance

Name of the Course : **B.Voc Banking and Insurance**

Semester : VI

Duration : 3 Hours Maximum Marks : 90

Instructions for Candidates

1. Write your Roll No. on the top immediately on receipt of this question paper.
2. You are requested to attempt any 6 questions.
3. Each question carries equal marks.

Q1.

a. Discuss the salient features of the Banking Regulations Act 1949. (7)

b. Explain the branch authorisation policies for a commercial bank? (8)

Q2.

a. What are the regulatory frameworks related to interest rates in India? (7)

b. What are the objectives and functions of the Reserve Bank of India? (8)

Q3.

a. What are the different asset classifications of NPAs of a bank? (7)

b. How does RBI regulate money market instruments? Explain any four money market instruments. (8)

Q4

a. Distinguished between CRR and SLR with appropriate examples. (7)

b. Explain the causes, impact and remedies for NPAs on the Indian Economy. (8)

P.T.O.

Q5

a. What are the main objectives and key provisions of the Insurance Act 1938? (7)

b. Explain how the Life Insurance Corporation Act 1956 revolutionised the insurance sector in India. (8)

Q6

a. Explain the powers and functions of IRDA as a regulator of the insurance sector. (7)

b. Explain the evolution of the insurance industry in India. (8)

Q7

a. Explain the process of registration of an insurer. (7)

b. Examine the concept and significance of capital adequacy in the insurance industry. (8)

Q8

a. Explain the mechanism for redressal of grievances in the insurance industry. (7)

b. Discuss the rules and regulations pertaining to the protection of policyholders' interests in the insurance sector. (8)