

**CODE : PRAGUE**

**Time : 2 Hrs.**

**Marks : 60**

**Section-I**

**Q.1** Review the changes in functioning of Banks during last 15 years. **15**

**OR**

**Q.1** Explain Housing Loan Scheme of the Banks and give details of documents to be submitted for obtaining the Loan **15**

**Q.2** Explain in details demand and time deposit products of banks and new9 products innovated by the Banks **15**

**OR**

**Q.2** Write short Notes on any 3 of the following **15**

- 1) Contigent liabilities of Banks
- 2) Forfeiting services, its advantages and drawbacks
- 3) Hire Purchase Financing
- 4) Venture Capital finance
- 5) Electronic banking.

**Section II**

**Q.3** Define Insurance and explain its nature & functions. **15**

**OR**

**Q.3** Define 'Fire Insurance' and explain fundamental principles of fire insurance. **15**

**Q.4** Explain Procedure for taking out life insurance policy and settlement of claims. **15**

**OR**

**Q.4** Write short Notes on any three of the following **15**

- 1) Bank assurance
- 2) Various insurance organisations in India
- 3) Important functions of IRDA
- 4) Motor Insurance its need and types of policies.
- 5) Surrender value and paid-up value of life Insu. Policy.

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