

Time: 2 ½ hours

Marks: 75



Note: i) All questions are compulsory.

ii) Figures to the right indicate marks

Q. 1

- a. Explain in detail provisions relating to Licensing of Banking Companies. **8 Marks**
 b. Explain Capital & Reserves requirement for Banking Company as per Banking Regulation Act, 1949 **7 Marks**

Or

- a. State various Departments of Reserve Bank of India. **8 Marks**
 b. Explain the Role and functions of Reserve Bank of India. **7 Marks**

Q. 2

- a. Provisions relating to requirements of Capital and Deposits for Insurance Company. **8 Marks**
 b. Explain in detail obligations of Insurer. **7 Marks**

Or

- a. State the Code of Conducts to be followed by Insurance Agents. **8 Marks**
 b. What are the duties and functions of Insurance Regulatory Development Authority (IRDA) as per IRDA Act, 1999? **7 Marks**

Q. 3

- a. Which are the important contents of Life and General Insurance policies? **8 Marks**
 b. What are the powers of an Appointed Actuary? **7 Marks**

Or

- a. Documents of which registration is compulsory as per Section 17 of the Registration Act, 1908. **8 Marks**
 b. What are the consequences of Instruments not duly stamped? **7 Marks**

Q. 4

Explain in detail various types of Redressal Agencies mentioned Consumer Protection Act, 1986. **15 Marks**

Or

- a. Procedure for filing complaints as per Banking Ombudsmen Act, 2006. **8 Marks**

Q. 5 Write Short Notes (Any 3)

15 Marks

- a. Rights of Consumers
- b. Management of Banking Company
- c. National Consumer Protection Council
- d. Types of Stamps
- e. Non Banking Finance Companies