

Exam. Code : 108504

Subject Code : 2053

**B.Com 4<sup>th</sup> Semester**

**PRINCIPLES AND PRACTICES OF BANKING  
AND INSURANCE**

**Paper: BCG - 405**

Time Allowed—2 Hours]

[Maximum Marks—50

**Note** :— There are **Eight** questions of equal marks. Candidates are required to attempt any **four** questions.

1. What are the principles of sound lending ? Explain the various methods of granting advances.
2. Elaborate the role and functions of Central Bank of India.
3. Briefly explain-
  - (i) Financial inclusion
  - (ii) Internet banking
4. What is Asset Liability Management ? Discuss its techniques.
5. What is the relevance of insurance in a developing country like India ? Discuss principles of insurance.
6. Elaborate the nature of life insurance contracts. Discuss the characteristics of life insurance contracts.
7. Discuss the salient features of IRDA Act.

8. Explain the features of some policies of general insurance.  
Highlight the progress in privatization of Insurance Sector.