B.Com. 4th Semester

PRINCIPLES AND PRACTICES OF BANKING AND INSURANCE

Paper–BCG-405

Time Allowed—3 Hours]   [Maximum Marks—50

SECTION–A

(Attempt any **ten** questions)

Note :— Attempt any **ten** questions carrying **1** mark each. Answer to each question should not exceed five lines.

1. Short answer type questions :

    (a) Why banks are using the concept of merger ?

    (b) Capital adequacy ratio.

    (c) Write short note on revised NPA norms.

    (d) State the Cheque Truncation system.

    (e) What is the lender of last resort ?

    (f) Explain the principle of subrogation.

(g) What do you mean by endowment policy ?

(h) Discuss the features of fire insurance.

(i) What are the risks involved in E-banking or internet banking ?

(j) Define merchant banking.

(k) Difference between money market and capital market.

(l) Explain the duties of IRDA. 10×1=10

SECTION–B

Note :— Attempt any **two** questions. Each question carries **10** marks.

2. Explain the features of Indian banking system. What are the functions of RBI ?

3. What are the objectives of credit control ? Discuss the bank rate policy as an instrument of credit control.

4. Explain the rights and obligations of commercial banks.

5. What is asset-liability management ? Explain the objectives and scope of asset-liability management.

2×10=20

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SECTION–C

Note :— Attempt any **two** questions. Each question carries **10** marks.

6. What are the provisions of IRDA act for licensing of agents and insurance intermediaries ?

7. What are the features of contract of insurance ? Discuss various types of contract of insurance.

8. Critically evaluate the growth of non life insurance after nationalization in India.

9. Explain the various principles of insurance.   2×10=20