

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

Exam. Code : 108504
Subject Code : 2053

B.Com 4th 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.