**Insurance Management (INMT)**

**D.H.S.K. COMMERCE COLLEGE**

**B.Com. 6th Semester**

**1st In- Semester Examination: 2023**

***Time: 45 minutes Full Marks: 25***

**Answer the Following Question questions**

1. (a) Discuss about the various types of savings and investment schemes available for investment. 10

OR

1. What is Group Insurance? Discuss the advantages of Group Life Insurance policies.

3+7=10

1. (a) What do you understand by 'Life Cycle Needs' in insurance? Mention the various stages of a human life cycle and their needs of insurance policies. 3+7=10 OR
2. Explain about various tax benefits offered to policy holders under insurance policies

10

1. Write Short Notes (any one): 1X5=5
2. Health Insurance
3. Pension plans
4. Mutual Funds

**Financial Services (FISC)**

**B.Com. 6th Semester**

**D.H.S.K. Commerce College**

**1st In- Semester Examination: 2023**

**Time: 45 minutes Full Marks: 25**

**Answer the following question**

1. (a) What is Credit Rating? Discuss the advantages of Credit Rating to investors. 3+7=10

OR

1. Explain about various types of Credit Ratings. 10
2. (a) What is lease financing? Explain about any two types of Lease 2+4+4=10

OR

(b) Explain about main clauses of a general lease agreement 10

1. Write short note on any one of the following 1X 5 = 5
2. CRISIL
3. Leasing decisions
4. Benefits of Credit Rating to a rated company