**Fundamentals of Insurance (FINS)**

B.Com. 4th Semester

1st In-sem Examination, 2019 (Feb)

DHSK COMMERCE COLLEGE

Time: 45 Minutes Full Marks: 25

(Answer question no. 5 and any two from the rest)

1. Define insurance. Explain the importance of insurance. 3+7 = 10
2. Discuss the fundamental principles of insurance 10
3. Define Insurance Agent. Mention the pre-requisites for obtaining insurance license. 3+7=10
4. Discuss insurance as a social security tool. 10
5. Write short notes on any one of the following 5x1=5
6. Principles of Insurable Interest
7. Principles of Subrogation
8. Insurance and Economic development

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**Insurance Management (INMT)**

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

**B.Com. 6th Semester**

**1st In- Semester Examination: 2019**

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

**Answer question no. 5 and any two from the rest**

1. Define life Insurance? Discuss the benefits of life insurance. 3+7=10
2. What are the various savings and investment schemes made available by insurance companies? Discuss briefly. 10
3. Write the meaning of 'Life Cycle Needs'. Explain the various stages of a human life cycle and the need of insurance policies. 3+7=10
4. What are Pension plans? Discuss its benefits 3+7=10
5. Write Short Notes on any one of the following: 1X5=5
6. Capital market
7. Group Insurance
8. Mutual fund
9. Premium

**Indian Banking System (IBSM)**

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

**1st In- Semester Examination: 2019**

**B.Com. 4th Semester**

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

**Answer question no. 1 and any two from the rest**

1. Short Notes: (any one) 5x1=5
2. Unit banking system
3. Bankers’ Bank
4. Licensing of banks under Banking Regulation Act, 1949
5. Agency functions of bank
6. What is banking? Discuss the functions of banking. 3+7=10
7. Explain about the Classification of Banks in India 10
8. Discuss the advantages of branch banking system. 10
9. Write the differences between Commercial bank and cooperative bank 10

**Financial Services (FISC)**

**B.Com. 4th Semester**

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

**1st In- Semester Examination: 2019**

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

**Answer question no. 1 and any two from the rest**

1. Write short note on any one of the following 1X 5 = 5
2. CRISIL
3. Lease Rent
4. Evolution of Credit Rating services.
5. Benefits of Credit Rating to an issuing company
6. Instruments under credit rating system
7. What do you mean by credit rating services? Discuss the benefits of credit rating services to an investor. 3+7=10
8. Mention about the various credit rating symbols. 10
9. What do you mean by lease financing? Write any three rights and obligations pertaining to both lessor and lessee 4+3+3=10
10. Discuss the differences between operating lease and financial lease 10

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