

2008

Full Marks : 70

Time : As in programme

*Answer any five questions.*

*The questions are of equal value.*

1. What is your perception on the term "Risk"?  
Illustrate some situations, when such types of risks are found. Explain the effects of such risks to the organisations.

OR

What is the need of risk management and what is the procedure of adopting this? Discuss with a suitable example.

2. Compare and contrast between "Financial Risks" and "Non Financial Risks". Explain the reasons of such risks.

*{Turn over*

OR

Illustrate and conceptualise different types of risks. Explain the effects of such risks and the process of qualification of them.

3. What is "Transaction Risks" and why are such risks found? Explain the effects of such risks and describe the procedure of managing such risks.

OR

Conceptualise the term "Portfolio Risks", and reasons of such risks? How will you measure and manage portfolio risks?

4. What is 'Forex Risk' and in which situations they are found? What would be the effects of these risks and how to manage them?

OR

Why is 'Liquidity Risk' arisen? Explain the effects of such risks with one or two examples to an organisation. Suggest the measures you would take to measure and manage these risks.



5. What is Systematic Risk and is there any difference between Systematic and Unsystematic risks? Discuss the sources of Systematic risk and its impact.

OR

What is Operating risk and reasons of such risks? Explain the procedure of managing these risks. Illustrate your answer with a suitable example.

**II - PGD (DDCE) - BIM - VII - ILR**

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The figures in the right hand margin indicate marks.

Answer *all* questions.

**SECTION - A**

**UNIT - 1**

1. Describe the various steps that are involved in Licencing of Insurance Agents. 10

OR

Discuss the role and functions of survayor and Loss-Assessor in the insurance industry. 10

**UNIT - 2**

2. What is IRDA ? When it was formed ? Describe the organisation structure of IRDA. 10

B- 32

*[Turn over*



(2)

OR

Explain the progress and prospects of Insurance sectors in India. 10

**UNIT - 3**

3. Describe the duties and responsibilities of General Insurance in India. 10

OR

Describe the IRDA Regulations on Policy holders' Protection Act. 10

**UNIT - 4**

4. Wealth Creation or Capital Formation is maximum in insurance industry. Illustrate with example. 10

OR

Explain the emerging issues related to life insurance industry in India. 10

**UNIT - 5**

5. What is Third Party Administration ? Describe the characteristics of TPA in General-Insurance or Non-Life Insurance. 10

(3)

OR

Extension of insurance to specialised and cliche green  
give a boost in Insurance Industry. Illustrate. 10

**SECTION - B**

Answer any *five* (Short Notes)

5×4=20

1. History and Trends of Insurance Laws
2. Health Insurance
3. Insurance advertisements
4. Asset-Liabilities
5. Pension schemes
6. Insurance Surveyors
7. Privatisation of Insurance Bureau.



**II - SEM - PGD (DDCE) - BIM - VIII - BLR**

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Answer *all* questions.

1. What do you mean by 'banking institution' ? Trace its evolution and development in India.

OR

Discuss, how far Co-operative Banks have played an important role in banking system of the country.

2. Define 'Cheque'. What are its essential characteristics ? Distinguish between cheque and Bill of Exchange.

OR

What do you mean by presumption as to negotiable instrument ? Explain the rules of presumption as laid down under the Negotiable Instrument Act, 1881.

(2)

3. 'The Reserve Bank of India, as a Central Bank of our country, has to perform not merely the negative role of controlling credit and currency in the economy to maintain the external and internal value of the rupee to ensure price stability in the economy, but also to act as a promoter of financial institutions in the country, so that its policies could be effective in promoting economic growth as per the guidelines and policies formulated by the Government.' In the light of the above statement analyse the promotional role of the Reserve Bank of India.

OR

Explain the following :

- (a) Board of Financial Supervision
  - (b) Provisions relating to non-banking institutions receiving deposits.
4. What do you mean by 'Banking Companies' under the Banking Regulation Act, 1949 ? Explain the forms of business in which banking companies may engage.

OR



(3)

Write notes on :

- (a) Inspection by the Reserve Bank of India under the Banking Regulation Act.
  - (b) Winding up of a banking company.
5. Discuss the provisions of law with regard to establishment and corresponding new banks and business thereof under the Banking Companies (Acquisition and Transfer of undertaking) Act, 1970.

OR

Write notes on the followings :

- (a) Narasimha Committee on financial system.
  - (b) Guidelines on entry of new generation Private Sector Bank.
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**II - PGD (DDCE) - BIM - IX - CM**

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The questions are of equal value.

Claims Management

Set-1

Answer any *five* questions.

1. Define risk. What are the different types of risks ? 14
2. What is marine insurance ? Discuss the essential elements of a marine insurance contract. 14
3. Narrate the procedure of adjusting marine insurance losses. 14
4. Discuss the various types of Fire Policies. 14
5. Elaborate the procedure for settlement of claims under Motor Vehicle Insurance. 14
6. Discuss the different types of health insurance schemes available in India. 14



(2)

7. What are the rights of the insurer under marine insurance ? 14
8. Write short notes on any two : 14
- (a) Constructive total loss
  - (b) Marine perils
  - (c) Property insurance
  - (d) Salvage loss.