

January 2015

**Bachelor of Business Administration (BBA) Examination
V Semester**

Banking and Insurance

Time : 3 Hours]

[Max. Marks : 80

Note : Attempt any four questions from Section A. Section B is compulsory. Each question of Section A carries 15 marks and of Section B a case for 20 marks.

Section A

1. Discuss the concept of risk. What are various types of risk ? How are the financial risk managed with insurance ?
2. Discuss the life and non life insurance with their principles.
3. What is IRDA ? How it protects customers from frauds and misguides? Discuss the role of IRDA in insurance industry in brief,
4. Discuss the role of RBI in money circulation in market. What are the various tools to control the money circulation ?
5. Write short notes on the following :
 - (a) Products of Fire Insurance.
 - (b) Motor Vehicles Insurance.
 - (c) Claim Settlement Procedure.
6. Discuss the role of commercial banks in banking services and merchant banking.
7. Discuss :
 - (a) e-banking and Mobile Banking.
 - (b) Assets Liability Management.
 - (c) Credit Risk Management.
 - (d) BASEL Standards.

Section B

8. Mr. X is a government employee. His salary is Rs. 78,000 per month. He has taken house loan of Rs. 28,00,000. He has sufficient ;unount of life insurance policies. The household expenses Rs. 20,000 per month and premium of loan Rs. 21,650. After all financial commitment he can spare Rs. 18,000 annually. Assuming his age 38 year. Suggest him a suitable product for pure risk cover. Also give the reason / justification of suitable products.
*Housing Loan for 20 years.