

**March 2013**

**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**

- Q.1. What is Risk ? Discuss various ways of handling risk.
- Q.2. What do you understand by the term General Insurance ? Discuss any two products in detail.
- Q.3. Classify and explain various types of life insurance products available in the market today.
- Q.4. Banks are supposed to be engine of economy. Comment.
- Q.5. Discuss recent developments in Banking.
- Q.6. Discuss the important features of BASEL norms for banking.
- Q.7. Write short notes on any two of the following :
- (a) Principles of Insurance.
  - (b) SLR and CRR.
  - (c) Third Party Insurance.
  - (d) Banking Links.
- Q.8. Solve the following :
- (a) A's goods in a ware house were insured against fire with B insurance company. The goods were burnt and A recovered full value of Rs. 10,000 from the insurance company. Subsequently, A also sued the ware house keeper and recovered a sum of Rs. 10,000 from him. A retains this money. Discuss in detail.
  - (b) A took a life insurance policy from an insurance company on his life. While making the proposal of insurance A in reply to a question asking whether all previous proposals on his life were accepted by insurers at ordinary rates, but omitted to disclose that his proposal for insurance was declined by two other insurance companies. A dies, and his legal representative claims the insurance money. Is the insurance company liable to pay ? Justify your answer.

