**Bachelor of Commerce with Accountancy, Finance & Insurance Examination: October 2014 – Semester IV (Repeater)**

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| **Day & Date** | **Semester** | **Subject Name** | **Time** | **Code** | **Max. Marks** |
| **Monday**  **27/10/204** | **Semester – IV (Repeater)** | **Life & Health Insurance** | **03.00 PM**  **to**  **05.30 PM** | **440319** | **75** |

**Note: Attempt any five of the following.**

**Q.1** What do you mean by life insurance? Describe three phases of development of insurance sector in India. **15**

**Q.2** Explain in detail various types of Life Insurance Plans. **15**

**Q.3** What are the requirements of Valid death claim. **15**

**Q.4 a)** Explain features & benefits of health plans. **08**

**b)** Why a claim may be invalid? Give reasons. **07**

**Q.5** Write a detailed note on Bank-assurance in India. **15**

**Q.6** Discuss the role of IRDA as a regulator in Insurance Sector. **15**

**Q.7** Write short notes (Any two) **15**

**a)** Unit link Insurance Plan

**b)** Benefits of riders

**c)** Indirect marketing Channels

**d)** Types of Bonus in Life Insurance

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**ç-1** thou foek Eg.kts dk;\ Hkkjrkrhy foek {ks=kP;k fodklkps rhu VIis dks.krs R;kph lfoLrj ppkZ djk- **15**

**ç-2** thou foek ;kstukaP;k fofHkUu Ádkjkaph ppkZ djk- **15**

**ç-3** oS/k e`R;q nkO;klkBh vko’;d vl.kkÚ;k ckch dks.kR;k rs Li"V djk- **15**

**ç-4** **v½** vkjksX; foek ;kstukaph oSf’k"V;s vkf.k Qk;ns Li"V djk- **08**

**c½** ,[kknk nkok voS/k dk Bjrks\ R;kph dkj.ks |k- **07**

**ç-5** Hkkjrkrhy c¡d geh ;koj lfoLrj ekfgrh fygk- **15**

**ç-6** foek {ks=krhy fu;ked ;k ukR;kus vk;-vkj-Mh-,- ph Hkwfedk fo’kn djk- **15**

**ç-7 FkksMD;kr fVik fygk- ¼dks.krsgh nksu½** **15**

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4. thou foE;krhy cksul ps Ádkj

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**«.1** SJl Jebtltu y:o mbòJtu. rJbt ûtuºtlt rJftm btxult ºtK ;c¬tytule aato fhtu.**15**

**«.2** SJl Jebtle sw’e sw’e gtusltytu rJd;Jth mbòJtu. **15**

**«.3** b]ðgw lt ’tJt btxule ftg’umhle sYhegt;tu nwR nwR Au ;ule aato fhtu. **15**

**«.4 y)** ythtuøg gtuslt (nuÕ: Ãjtl) lt jûtKtu ylu Vtg’tytu mbòJtu. **08**

**c)** ’tJtu fgthu duhVtg’umh dKtg Au. ;ult fthKtu mbòJtu. **07**

**«.5** Cth;btk cukf yu~gtuhLmlt rJftm vh ltuk" jFtu. **15**

**«.6** rJbt ûtuºtlt rlgkºtf ;hefu **IRDA** ltu Vt¤tu mbòJtu. **15**

**«.7** **ftuRvK cu** **xqkfltuk" jFtu.**  **15**

1. gwrlx rjkf rJbt gtuslt
2. htRzomlt Vtg’tytu
3. vhtuût rJ;hK ÔgJM:t
4. SJl rJbtbtk ctulmlt «fthtu