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Total No. of Pages : 02

Total No. of Questions : 17

M.Com. (2018 Batch) (Sem.–3)

STRATEGIC FINANCIAL MANAGEMENT

Subject Code : MCOP-302-18

M.Code : 76829

Time : 3 Hrs. Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. **SECTION-A contains EIGHT questions carrying TWO marks each and students has to attempt ALL questions.**
2. **SECTION-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and student has to attempt any ONE question from each Subsection.**
3. **SECTION-C is COMPULSORY and consist of ONE Case Study carrying TWELVE marks.**

SECTION-A

Write briefly :

1. Define Risk.
2. Objectives of Marine insurance.
3. What is Insurance?
4. Define Indemnity.
5. What is ULIP?
6. What is Full disclosure?
7. What is Claim?
8. What is Endowment?

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SECTION-B

UNIT I

9. Discuss the nature and scope of Risk Management in detail.
10. Discuss the role and significance of Reinsurance.

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UNIT-II

11. What is Life Insurance? Discuss different types of policies.

12. What are the roles and duties of a Development officer? Discuss.

UNIT-III

13. What is General Insurance? Discuss different types of coverage.

14. Discuss the major types of fire Insurance policies in detail.

UNIT-IV

15. Discuss the major types of health Insurance in detail.

16. Discuss the role and functions of IRDA in detail.

SECTION-C

17. Read the following case and answer the questions :

In the post liberalization period life insurance sector has started gaining new shapes with newer innovations. Big brands like Reliance, Birla, ICICI, Tata, HDFC, Aviva, ING Vysya etc. have tied up with foreign insurance partners. Before privatisation life insurance was only provided by the LIC of India. They have monopoly in life insurance sector. Even though the growth has been remarkable over years, yet the insurance penetration is pretty low. The life insurance average index shows that the number of policies sold is very low *viz*., 13.2 per 100 persons in India compared to the Asian counterparts' countries like Malaysia and Japan where it is 37.0 and 201.4 respectively. Even the life insurance premium as a percentage of Gross Domestic Product is very low and which is expected to increase in coming years indicating a vast potential for all the life insurance players.

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Answer the following questions :

a. What is the central theme of the case study?

b. Why the Indian insurance sector is performing too low?

NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.

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