



Jambatti

Avinashilingam Institute for Home Science and Higher Education for Women

(Deemed to be University under Category 'A' by MHRD, Estd. u/s 3 of UGC Act 1956)

Re-accredited with 'A++' Grade by NAAC. Recognised by UGC under Section 12 B

Coimbatore-641 043, Tamil Nadu, India

Continuous Internal Assessment Test II- Oct 2024

SEMESTER -III

Class: II UG

Major: BBA (RM)

Time: 2 Hrs

Max. Marks: 60

23BRESE1C Financial Arithmetic- Basics of Micro Finance And Lending and Insurance

Course Outcome:

CO1: Apply methods and concepts related to variety of financial applications

CO2: 2. Evaluate various micro finance schemes.

CO3: 3. Equip to decide on selection of appropriate sources of finance.

CO4: 4. Develop knowledge in micro finance for personal and business decision making.

CO5: 5. Understand and use appropriate technique in deciding risk management via

Part- A

Choose the correct the answer

(6X1=6)

1. Collateral security for a loan is
a liability of the lender
c an asset of the borrowed.
b. owned by the lender
d liability of the borrower
CO3:K1
- 2 Which microfinance institution is known as Universal Bank?
a Bandhan Financial Services Private Ltd
c. Disha Microfinance Private Ltd
b Arohan Financial Services Private Ltd.
d SKS Microfinance Private Ltd
CO3:K1
- 3 Life insurance means
a: Insurance of human
c Insurance of Life of Machines
b Insurance of life of human and Cattle
d. All of above
CO4:K1
4. Insurance works on the principle of f
a. Sharing of losses b. Probabilities c. large numbers d. All of these
CO4:K1
5. When banks sell insurance products, it is called
a. Lead banking b. Banc assurance. c. Credit Rationing d. None of these
CO5:K1
6. The IRDA was set up in
a 1999 b 1991 c. 2000 d .2001
CO5:K1

Part B

Answer ALL questions

(3 x 6 = 18)

7. (a) Explain the types of Lending in India.
(Or)
(b) Explain the benefits of amortization.
CO3:K2
8. (a) Explain the various types of non-life insurance product.
(Or)
(b) Distinguish between Life insurance and Nonlife insurance
CO3:K2
9. (a) Explain the advantages of Financial Planning .
(Or)
(b) Explain the features of Life Insurance.
CO4:K2
- CO3:K2
- CO3:K3

Part C

Answer ALL questions

(3 x 12 = 36)

10. (a) Discuss about the sound principles of lending.
(Or)
(b) Explain the different types of collateral Security
CO3:K3
11. (a). Explain the advantages and disadvantages of life Insurance
(Or)
(b) How do you classify insurance Business and discuss the features of different types of insurances.
CO3:K4
- CO4:K4
- CO4:K4
12. (a) What is an endowment policy? Explain the different types of endowment policies.
(Or)
(b) Explain the purpose of traditional and non- traditional life Insurance products.
CO5:K3
- CO5:K4