



'সমানো মন্ত্র: সমিতি: সমানী'

UNIVERSITY OF NORTH BENGAL

B.A./B.Sc. Honours 4th Semester Examination, 2023

SEC1-P2-ECONOMICS (403/404)

Time Allotted: 2 Hours

Full Marks: 60

The figures in the margin indicate full marks.

**The question paper contains SEC-403 and SEC-404.
The candidates are required to answer any *one* from *two* papers.
Candidates should mention it clearly on the Answer Book.**

SEC-403

INSURANCE MARKET AND ITS PRODUCTS

GROUP-A

1. Answer any *four* questions from the following: 3×4 = 12
- Define the term 'Insurance' and explain the argument "The collective bearing of risk is insurance".
 - Distinguish between Term Assurance (insurance) policy and Pure endowment policy regarding life insurance.
 - Distinguish between life insurance and medical insurance.
 - What is reinsurance?
 - What is insurance fraud?
 - Write a short note on car insurance.

GROUP-B

Answer any *four* questions from the following

6×4 = 24

- What are the advantages of Insurance?
- Write a short note on IRDA Act, 1999.
- What are the benefits or Reinsurance?
- What are the problems faced by LICI?
- What is the importance of Claim Management in the Insurance Sector?
- What are the possible consequences if insurance fraud is detected by the insurance company?

GROUP-C

Answer any *two* questions from the following

12×2 = 24

8. Discuss the impact of privatization of insurance product in India.
9. Outline economic principles of insurance.
10. What are the roles of LIC in India's insurance sector?
11. Write a short note on car insurance and credit insurance.

SEC-404

TOURISM MANAGEMENT

GROUP-A

1. Answer any ***four*** questions:

3×4 = 12

- (a) What is Tourism motivation?
- (b) What is International Tourism?
- (c) Identify three problems associated with growth of Tourism in India.
- (d) What is eco-tourism?
- (e) Mention three tourist spots of West Bengal.
- (f) What do you mean by tourism market?

GROUP-B

Answer any *four* questions from the following

6×4 = 24

2. What are the role of WBTDC in tourism development?
3. Write a short note on Darjeeling as a tourist destination.
4. What do you mean by Health Tourism? Explain.
5. What are the factors affecting the growth of Tourism in India?
6. Write a short note on WBTDC.
7. Why is tourism considered as an industry?

GROUP-C

Answer any *two* questions from the following

12×2 = 24

8. Analyse how fairs and festivals can be promoted as a tourism product.
9. Explain the positive and negative impact of Tourism.
10. Explain the role played by handicrafts industry in development of tourism in India.
11. Write a short note on Desert tourism and Mountain tourism.

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