RISK MANAGEMENT

[BBA (S6) 24 (FIN)]

Full Marks : 80

Time : 3 hours

The figures in the margin indicate full marks for the questions

1. Answer the following questions (each within *1* or *2* sentences) : 1×8=8

(a) Define financial risk.

(b) What is meant by hedging?

(c) Define societal risk.

(d) State the meaning of non-performing assets.

(e) Define Risk Management Audit.

(f) Define Enterprise Risk Management.

(g) State two sources of societal risk.

(h) Define premium.

2. Answer the following questions (each within *50* words) : 2×8=16

(a) Define hazard.

(b) What is risk retention?

(c) What is meant by internal environmental analysis?

(d) What is meant by microinsurance?

(e) Define merger.

(f) Define speculative risk.

(g) What is meant by securitisation of insurance risk?

(h) What is credit risk management?

3. Answer any *five* from the following questions (each in around *100* words) : 4×5=20

(a) Discuss the functions of Risk Management.

(b) Discuss the role of the government in societal risk management.

(c) Discuss the process of implementation of risk management technique.

(d) Discuss the asset-liability management system.

(e) Discuss the importance of financial risk management.

(f) Discuss the strategies for societal risk management.

4. Answer any *two* from the following questions (each in around *300* words) : 8×2=16

(a) Discuss the four types of banking risks.

(b) Discuss the techniques of Enterprise Risk Management.

(c) Discuss the obstacles in Operational Risk Management.

5. Answer any *two* from the following questions (each in around *400* words) : 10×2=20

(a) Discuss the different sources of risks.

(b) Discuss the process of Risk Management.

(c) Discuss the guidelines for effective credit risk management in financial institutions.

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