

Roll No.

Subject Code—751-X

M.I.B. (Second Year) EXAMINATION

(Re-appear)

MIB-212

AGRICULTURAL INSURANCE

Time : 3 Hours

Maximum Marks : 100

Note : Attempt any *Five* questions.

1. (i) What do you understand by the insurability of a risk, whether the risks involved in agriculture satisfy the criteria of insurability ? 15
(ii) Discuss the types of agricultural insurances transacted in India. 5
2. (i) Explain the terms 'Threshold, Indemnity level, Individual and area approach farming. 10

(ii) Examine the role of banks in propagating agricultural insurance schemes. 10

3. (i) What are the merits and demerits of cross breeding of animals ? 8

(ii) Discuss any *four* common killer diseases of cattle and other livestocks. 12

4. (i) Why is identification of cattle is important from insurance point of view ? 5

(ii) What are the main methods of cattle identification ? 5

(iii) Why is post mortem necessary for a cattle claim and what are the circumstances when it is relaxed ? 10

5. (i) Discuss the various documents required for a cattle claim. 10

(ii) What are the common exclusions under a cattle insurance policy ? 10

6. (i) Discuss the Janta Personal Accident Insurance Policy in respect of eligible age group, coverage and exclusions and the sum insured. 10

(ii) Write a short note on Agricultural Pump set Insurance Policy. 10

7. (i) Discuss the importance of poultry forming in rural economy. 10

(ii) What are perils covered and excluded under a Standard Poultry Insurance Policy ? 10

8. Discuss the objectives and salient features of the National Agricultural Insurance Scheme with respect to :

- (a) Crops covered
- (b) States and area to be covered
- (c) Farmers to be covered
- (d) Risks covered and exclusions
- (e) Procedure for approved and settlement of claims
- (f) Benefits expected from scheme
- (g) Nature of coverage and indemnity
- (h) Financial support. 20