

Roll No.

Total No. of Pages: 02

Total No. of Questions: 09

BBA (Sem. – 6)
BANKING AND INSURANCE SERVICES

M Code: 72349

Subject Code: BBA-605

Date of Examination : 06-01-2023

Time: 3 Hrs.

Max. Marks: 60

INSTRUCTIONS TO CANDIDATES:

1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
2. SECTIONS-B consists of FOUR Sub-sections : UNITS-I, II, III & IV. Each Sub-section contains TWO questions each, carrying TEN marks each.
3. Students have to attempt any ONE question from each Sub-section.

SECTION-A

1. Explain briefly:
 - a) Define Bank.
 - b) Give an example of credit creation by a single bank.
 - c) Credit Creation
 - d) Bancassurance
 - e) Cash Reserve Ratio
 - f) Principle of Indemnity
 - g) Interest rate
 - h) Duty of disclosure
 - i) Basel norm
 - j) Market risk

SECTION-B

UNIT-I

2. Explain the different types of accounts opened with a bank. Which of the accounts are suitable for a businessman and why?
3. Explain the growth and structure of commercial banks in the Indian financial system.

UNIT-II

4. Basel norms regarding non-performing assets growth of industrial banks in India.
5. Explain the different methods of credit control used by RBI.

UNIT-III

6. Discuss general principles of insurance policies with relevant examples.
7. Explain the features of IRDA act and also discuss the role of IRDA in the insurance sector.

UNIT-IV

8. Discuss the classification of pure risks.
9. What is risk management? Explain the various methods of handling risk.

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