Roll No. ☐☐☐☐☐☐☐☐☐☐☐☐ **Total No. of Pages : 02**

Total No. of Questions : 09

BBA (2012 Batch) (Sem.–6)

BANKING AND INSURANCE SERVICES

Subject Code : BBA-605

Paper ID : [72349]

Time : 3 Hrs. **Max. Marks : 60**

INSTRUCTION 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.**
3. **Each Sub-section contains TWO questions each, carrying TEN marks each.**
4. **Student has to attempt any ONE question from each Sub-section.**

SECTION - A

1. Explain briefly :

a) Universal Banking

b) Credit Creation

c) Commercial Paper

d) Statutory Liquidity Ratio

e) Bank Assurance

f) Principle of Indemnity

g) Insurable Interest

h) Credit Risk

i) Market Risk

j) Liability Risk

SECTION - B

UNIT - I

2. Explain the structure and growth of commercial banks in Indian Financial System.

3. Discuss the operating procedure of liquidity management in developed and developing countries.

UNIT - II

4. Basel Norms regarding non-performing assets growth of Industrial banks in India.

5. Explain different methods of credit control used by Reserve Bank of India.

UNIT – III

6. Explain the statutory role of IRDA.

7. What are different types of insurance policies?

UNIT - IV

8. How do insurance companies manage risk?

9. Explain different risk management techniques.