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

Total No. of Questions : 09

BBA (2012 & Onwards Batches) (Sem.–6)
Bachelor in Service Industry Management (SIM)(2014 & Onwards)

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) Credit Control

b) Micro financing

c) Universal Banking

d) Cash Reserve Ratio

e) Capital Adequacy Ratio

f) Credit Risk

g) Market Risk

h) Commercial Paper

i) Certificate of Deposit

j) Insurable Interest

SECTION-B

UNIT-I

2. Commercial Banks are special among intermediaries for the development of economy.

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

UNIT-II

4. Discuss Basel Norms regarding capital adequacy ratio of banks.

5. Reserve bank is also known as lender of the last resort. Explain.

UNIT-III

6. Discuss different principles of Insurance.

7. What are different types of insurance policies?

UNIT-IV

8. What is liquidity risk and how it is managed?

9. Explain different methods of measuring credit risk and market risk.