

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?

management techniques Explain different risk