

Roll No. 

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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.