

BBA-10

December - Examination 2019

BBA Pt. II Examination**Banking and Insurance Management****Paper - BBA-10****Time : 3 Hours]****[Max. Marks :- 70**

Note: The question paper is divided into three sections A, B and C. Write answers as per given instructions.

Section - A**7 × 2 = 14****(Very Short Answer Questions)**

Note: Answer **all** questions. As per the nature of the question delimit your answer in one word, one sentence or maximum upto 30 words. Each question carries 2 marks.

1.
 - i. What do you mean by “Central Banking”.
 - ii. What is Cash Reserve Ratio?
 - iii. What do you mean by Commercial banks?
 - iv. What is NABARD?
 - v. What do you mean by negotiable instruments?
 - vi. What do you mean by Letter of Credit?
 - vii. Define marine insurance.

Section - B $4 \times 7 = 28$ **(Short Answer Questions)**

Note: Answer **any four** questions. Each answer should not exceed 200 words. Each question carries 7 marks.

2. What do you understand by bank? What functions are executed by banks in modern world?
3. Explain the salient feature of banking reforms during Phase I.
4. Examine the role played by Reserve Bank of India in our economy.
5. Explain the functions of Commercial banks.
6. Classify different categories of loan on the basis of nature and their utilities.
7. Explain in detail the various types of Negotiable Instruments.
8. 'Insurance is not to prevent risk, but to indemnify the losses arising from a certain risk' Comment.
9. Write a note on functioning of IRDA.

Section - C $2 \times 14 = 28$ **(Long Answer Questions)**

Note: Answer **any two** questions. You have to delimit your each answer maximum upto 500 words. Each question carries 14 marks.

10. Define bank and discuss how banks can contribute to the economic development of a country.
11. What do you mean by "Credit Control"? Differentiate between quantitative and qualitative methods of credit control.
12. What is the procedure of opening a Saving Bank account? Describe the main characteristics of a savings bank account.
13. What is merchant banking? Explain various Functions/ Services offered by Merchant Bankers.