

**BBA-10**  
**December – Examination 2021**  
**BBA (Part II) Examination**  
**Banking and Insurance Management**  
**Paper : BBA-10**

*Time : 1½ Hours ]*

*[ Maximum Marks : 70*

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*Note :-* The question paper is divided into two Sections A and B. Write answers as per the given instructions.

**Section-A**

**4×3½=14**

**(Very Short Answer Type Questions)**

*Note :-* Answer any *four* questions. As per the nature of the question delimit your answer in one word, one sentence or maximum up to **30** words. Each question carries 3½ marks.

1. (i) What do you mean by Development Banks ?
- (ii) What is Central Banking ?
- (iii) What do you mean by Bank Rate ?
- (iv) What do you mean by Cash Reserve Ratio ?
- (v) What do you mean by Recurring Deposit Bank Accounts ?
- (vi) Write any *two* principles of Lending.
- (vii) What is Negotiable Instrument ?
- (viii) What do you mean by IRDA ?

**Section-B**                      **4×14=56**

**(Short Answer Type Questions)**

*Note* :- Answer any *four* questions. Answer should not exceed **200** words. Each question carries 14 marks.

2. What is a Bank ? Discuss the various types of bank giving their main functions only.
3. Describe the structural and operational changes in Indian Banking System after independence.

4. Differentiate between quantitative and qualitative methods of credit control.
5. Describe the management and functions of NABARD.
6. What are the various uses of ATM cards ? What are the precautions to be taken while using it ?
7. What do you mean by Loans and Advances ? How various deposits form the base of loans and advances ?
8. What is Merchant Banking ? Explain various functions/services offered by Merchant Bankers.
9. “Insurance is not to prevent risk, but to indemnify the losses arising from a certain risk.” Comment.