

12. What is Merchant Banking ? Explain various functions/services offered by Merchant Bankers.
13. Describe the structural and operational changes in Indian Banking System after Independence.

## **BBA-10**

**December – Examination 2022**  
**BBA (IInd Year) Examination**  
**Banking and Insurance Management**  
**Paper : BBA-10**

*Time : 3 Hours ]*

*[ Maximum Marks : 70*

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

### **Section-A**

**7×2=14**

#### **(Very Short Answer Type Questions)**

*Note :-* Answer all 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 2 marks.

1. (i) Write the name of Central Bank of the country.

- (ii) What is Cash Reserve Ratio ?
- (iii) What do you mean by Bank Rate ?
- (iv) What do you mean by Overdrafts ?
- (v) What do you mean by Letter of Credit ?
- (vi) What do you mean by Insurance ?
- (vii) What is considered as Secured Loan ?

**Section-B** **4×7=28**

**(Short Answer Type Questions)**

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

- 2. “Central Bank is an apex financial institution of the country.” Elaborate the functioning of Central Bank and its objectives.
- 3. What is IRDA ? Write a note on functioning of IRDA.
- 4. What do you mean by NBFC ? Describe the objectives of NABARD.

- 5. Explain the salient feature of banking reforms during Phase I.
- 6. Explain the procedure of obtaining Loans and Advances.
- 7. Classify different categories of loan on the basis of nature and their utilities.
- 8. What do you mean by Insurance ? Explain the primary functions of Insurance.
- 9. Explain in detail the various types of Negotiable Instruments.

**Section-C** **2×14=28**

**(Long Answer Type Questions)**

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

- 10. What do you understand by Bank ? What functions are executed by banks in modern world ?
- 11. What do you mean by ‘Credit Control’ ? Differentiate between quantitative and qualitative methods of credit control.