

11. What is Credit Control ? Differentiate between quantitative and qualitative methods of credit control.
12. What do you mean by loans and advances ? How various deposits form the base of loans and advances ?
13. Describe the measures taken by Indian Government for effective functioning in insurance sector.

## **BBA-10**

**December – Examination 2023**  
**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) What *two* functions of RBI ?
- (ii) What do you mean by repo rate ?

- (iii) What do you mean by statutory liquidity ratio ?
- (iv) What do you mean by saving deposit bank accounts ?
- (v) Write any *two* principles of lending.
- (vi) Write the names of any *two* negotiable instruments.
- (vii) Write *two* functions of IRDA.

**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. What is merchant banking ? Explain various functions/services offered by merchant bankers.
- 3. Describe the structural and operational changes in Indian Banking System after Independence.
- 4. Explain various other facilities given by banks these days.

- 5. Describe the organisational structure of NABARD.
- 6. What is Travellers cheques ? Explain its meaning and purpose.
- 7. What is a development bank ? Discuss the various types of bank giving their main functions only.
- 8. "The collective bearing of risks is insurance." Discuss this statement and explain the principles of insurance.
- 9. What are the various uses of ATM cards ? What are the precautions to be taken while using it ?

**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. Insurance is not to prevent risk, but to indemnify the losses arising from a certain risk. Comment.