

12. Describe the various types of insurance policies.

Describe the claim settlement procedure of death and maturity claims.

13. Define bank and discuss how banks can contribute to the economic development of a country.

## **BBA-10**

**June – 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 do you mean by 'Central Banking' ?

(ii) What is IDBI ?

- (iii) What do you mean by development banks ?
- (iv) What is Education Loan ?
- (v) Write any *two* functions of commercial banks.
- (vi) What is a Negotiable Instrument ?
- (vii) What do you mean by Voyage Policy ?

**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. Describe the various functions of Reserve Bank of India.
- 3. Discuss various selective credit control methods used by RBI.
- 4. What do you mean by Overdraft ? Explain its benefits.
- 5. Discuss the advantages and disadvantages of nationalization of commercial banks.

- 6. Explain the advantages and disadvantages of using a cheque.
- 7. Loans and advances serve various purposes for banks as well as for society. Explain.
- 8. Insurance is not to prevent risk, but to indemnify the losses arising from a certain risk. Comment.
- 9. Enumerate the various types of marine insurance policies.

**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 is the procedure of opening of saving bank account ? Describe the main characteristics of a savings bank account.
- 11. Explain the various principles of lending.