

**Total No. of Questions : 09**

**BBA (2013 to 2017)/ B.SIM (2014 & Onwards) (Sem.-6)**

## BANKING AND INSURANCE SERVICES/ BANKING AND INSURANCE

**Subject Code : BBA-605**

**M.Code : 72349**

**Time : 3 Hrs.**

**Max. Marks : 60**

**INSTRUCTION TO CANDIDATES :**

1. **SECTION-A is COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. **SECTION-B** consists of **FOUR** Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains **TWO** questions each, carrying **TEN** marks each.
4. Student has to attempt any **ONE** question from each Sub-section.

## SECTION-A

1. **Write short note of the following :**
  - a. Differentiate between fee based and fund based banking business.
  - b. What do you understand by liquidity management?
  - c. What do you understand by credit management?
  - d. Explain the concept of Universal banking.
  - e. How monetary policy helps in controlling the inflation?
  - f. Briefly discuss Uberimmae Fidae.
  - g. Name the principles governing marketing of insurance products.
  - h. What are the benefits of health and medical insurance?
  - i. Define Risk.
  - j. What do you understand by underwriting TPA basic assessment?

## SECTION-B

### UNIT-I

2. Discuss features of various types of banks.
3. Write a note on Banking Regulations in India.

### UNIT-II

4. Critically appraise second generation financial sector reforms implemented in India.
5. Explain the relevance of BASEL norms and its pillars.

### UNIT-III

6. Discuss basic principles of general insurance.
7. Write in detail the role of Insurance Regulatory and Development Authority.

### UNIT-IV

8. Critically examine various risk management technique.
9. Present a detailed classification of pure risk alongwith suitable examples.

**NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.**