

Total No. of Questions : 09

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

BANKING AND INSURANCE SERVICES

Subject Code : BBA-605

Paper ID : [72349]

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTION TO CANDIDATES :

1. **SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.**
2. **SECTIONS-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) Unit Banking
- b) Asset Liability management
- c) Risk vs. uncertainty
- d) Micro-Financing
- e) Interest Rate policy
- f) Re-insurance
- g) Principle of Subrogation
- h) Liability Insurance
- i) Property risk
- j) Pure Risks

SECTION-B

UNIT-I

2. Explain in detail the different theories of Liquidity Management.
3. What do you mean by Business risks? State various causes of business risks.

UNIT-II

4. Define the term Bancassurance. Discuss the reasons for Banks to enter into Bancassurance.
5. What are the tools of monetary policy available with Reserve Bank of India? Discuss the open market operations of Reserve Bank of India.

UNIT-III

6. Critically evaluate the growth of general insurance after nationalisation in India. Explain its weakness.
7. Explain the powers, duties and scope of IRDA.

UNIT-IV

8. Write short notes on :
 - a) Rules of Risk Management.
 - b) Claim management of Claim settlement.
9. Explain the various techniques of Risk Management. Describe various methods of handling risk.