

**PARUL UNIVERSITY**  
**FACULTY OF MANAGEMENT**  
**BBA Summer 2022 - 23 Examination**

**Semester: 6**  
**Subject Code:06101383**  
**Subject Name: Banking and Insurance**

**Date: 28/03/2023**  
**Time: 10.30am to 1.00pm**  
**Total Marks: 60**

**Instructions**

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Make suitable assumptions wherever necessary.
4. Start new question on new page.

**Q1. Do as Directed**

**(A) Multiple choice type questions/Fill in the blanks. (Each of 1 mark) (05)**

1. What does the letter 'S' denote in the term IFSC?
 

A) subscriber	B) state
C) system	D) source
2. The word "Assurance" is used for \_\_\_\_\_.
 

A) Life insurance	B) Fire Insurance
C) Marine Insurance	D) Travel insurance
3. Which one of the following set up core banking infrastructure for rural banks?
 

A) IBA	B) NABARD
C) RBI	D) SIDBI
4. Which organization provides credit history of the borrowers?
 

A) CIBIL	B) CII
C) FRBI	D) IRDA
5. Who sets up "Base Rate" for Banks?
 

A) Individual Banks Board	B) Interest rate commission of India
C) RBI	D) none of above

**(B) Define the following. (Each of 1 mark) (05)**

1. Public sector Bank
2. Bank rate
3. Repo rate
4. Cooperative Bank
5. Cash reserve ratio

**(C) Direct questions – Explain (Each of 1 mark) (05)**

1. Expand: SIDBI
2. Expand: SEBI
3. Expand: IRDAI.
4. When Banking Act was formed?
5. What is a foreign Bank?

**Q2. Answer the following questions.**

- A. What are the primary and secondary functions of RBI? (7)
- B. Explain Indian Banking structure in detail. (8)

**Q3. Answer the following questions.**

- A. What are the functions of Retail and Corporate Banking? (7)
- B. What are the services provided by Branch Banking? (8)

**Q4. Attempt any two questions. (Each of 7.5 mark) (15)**

1. What are the different types of Banks Operating in India.
2. Write a short note on Corporate Banking.
3. Elaborate on Retail Banking.
4. Explain the various types of Bank Customer Relationship.