

V Semester B.C.A. Degree Examination, November/December 2017
(Y2K8 Scheme) (Repeaters)

BCA – 503 : BANKING AND INSURANCE

Time : 3 Hours

Max. Marks : 90/100

- Instructions :** 1) Sections – A, B and C are common to all.
2) Section – D is applicable to students who have taken admission in 2011-12. Repeaters need not attempt Section – D.

SECTION – A

1. Answer any ten sub-questions. Each sub-question carries two marks : (10×2=20)
- What is capital market ?
 - Give the meaning of call money market.
 - Write any two characteristics of commercial banks.
 - What do you mean by discounting of bills ?
 - What are unsecured loans ?
 - Define 'Risk'.
 - Give the meaning of 'Life Insurance'.
 - What is "Principle of indemnity" ?
 - Give the meaning of "Reinsurance".
 - What is the principle of "Causa Proxima" ?
 - State any two objectives of LIC.
 - What is data warehouse ?

SECTION – B

Answer any five questions. Each question carries five marks : (5×5=25)

- Distinguish between Money Market and Capital market.
- Explain the functions of commercial banks.
- Differentiate between Indian Banks and Foreign Banks.

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5. What are the characteristics of insurable risks ?
6. Explain the merits of principle of indemnity.
7. Explain the methods of reinsurance.
8. Distinguish between agents and brokers.
9. Briefly explain the insurance intermediaries.

SECTION – C

Answer **any three** questions. **Each** question carries **fifteen** marks : **(3×15=45)**

10. Explain the different types of insurance.
11. Explain the types of financial instruments.
12. What are the roles of commercial banks in India ?
13. Explain the process of risk management.
14. Discuss the powers, duties and functions of IRDA.

SECTION – D

Answer **any one** question. **Each** question carries **ten** marks : **(1×10=10)**

15. Define stock exchange and explain the functions of stock exchange.
16. Explain the factors determining liquidity of banks.