V Semester B.C.A. Degree Examination, November/December 2015
(F + R) (Y2K8 Scheme)
COMPUTER SCIENCE
BCA – 503 : Banking and Insurance
(100 – 2013-14 and Onwards)
(90 – Prior to 2013-14)

Time : 3 Hours   Max. Marks : 90/100

Instructions : 1) Section **A**, **B** and **C** are **compulsory** for **all** Schemes of students.
2) Section **D** is **only** for **2011-12** and **onwards** admitted students.

SECTION – A

Answer **any ten** questions. **Each** carries **two** marks.   (10×2=20)

1. What are financial assets ? Classify them.

2. What are financial instruments ?

3. Write any two characteristics of Commercial Banks.

4. What are unsecured loans ?

5. What do you mean by discounting of bills ?

6. What is risk transfer ?

7. What is "principle of indemnity" ?

8. What is "causa proxima" ?

9. What is property risk ?

10. Mention the two principles of underwriting.

11. What is the main purpose of the "Malhotra Committee" ?

12. Mention the subsidiaries of GIC.

P.T.O.

SECTION – B

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

13. What are the differences between public sector and private sector banks ?

14. What are the functions and responsibilities of RBI ?

15. What are the functions of financial system ?

16. What are the principles and characteristics of insurance ?

17. What are the principles of re-insurance ?

18. What is indemnity ? Explain how to measure indemnity.

19. Write a detailed note on History of Indian Insurance.

20. Justify "Information Technology Improves Insurance Business".

SECTION – C

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

21. Write the structure of Indian money market and explain.

22. What are the roles of commercial banks in India ?

23. Discuss the origin and growth of general insurance in India.

24. What is underwriting ? Write the principles of underwriting.

25. Write a note on Insurance Act of 1938.

SECTION – D

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

26. What are financial markets ? Write its characteristics.

27. What is NPA ? Explain in detail.

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