



UN – 324

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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