



SN – 459

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V Semester B.C.A. Degree Examination, Nov./Dec. 2014

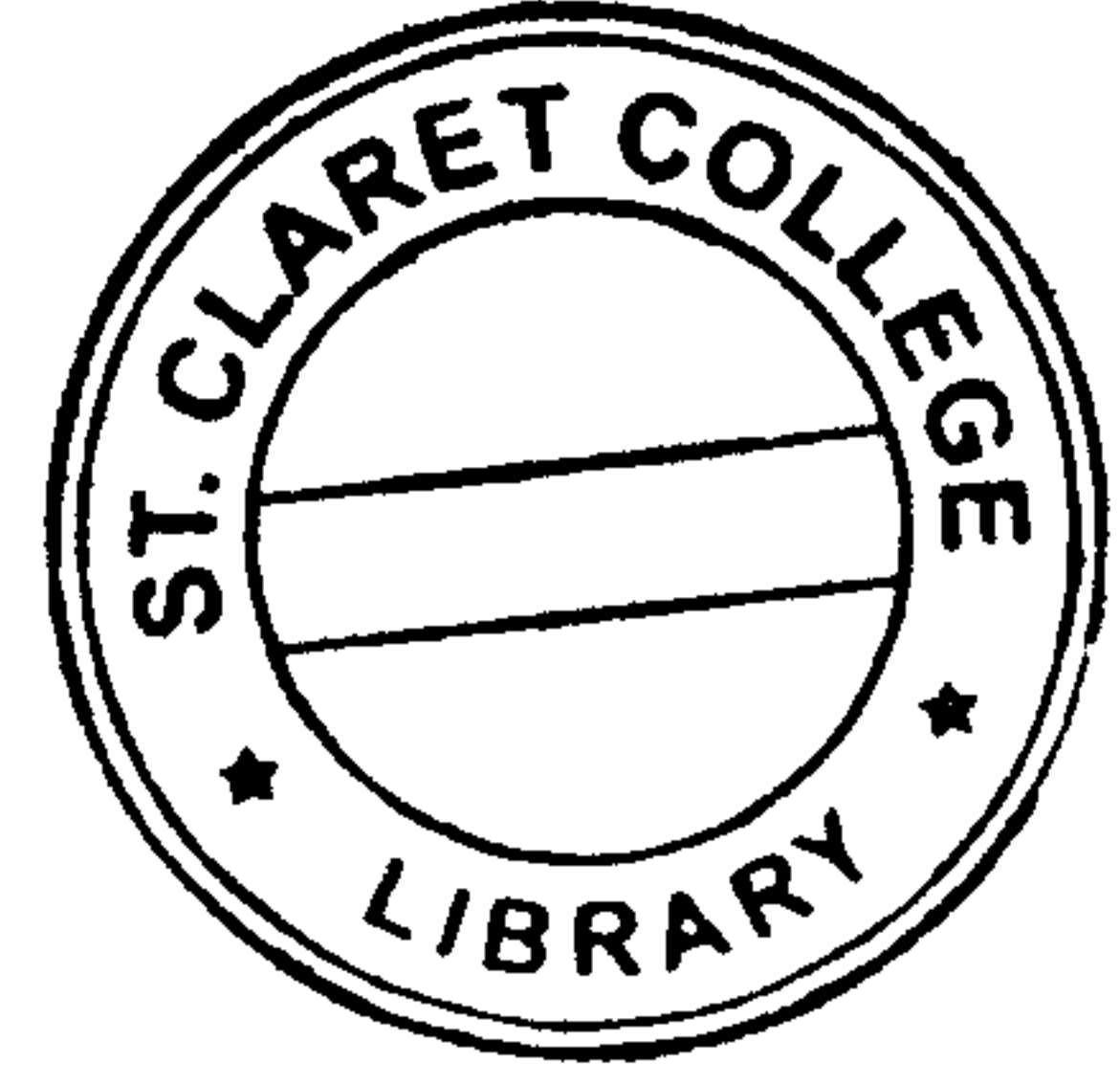
(Y2K8 Scheme)

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) Sections **A, B** and **C** are common to all.  
2) Section **D** is applicable to students who have taken admission in **2011-12** and Onwards.

SECTION – A

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

1. a) Define a Bank.
- b) What is a Stock Exchange ?
- c) Expand IDBI and SEBI.
- d) Define insurance.
- e) What is underwriting ?
- f) What is Reinsurance ?
- g) Name the subsidiaries of GIC of India.
- h) What is a Call Money Market ?
- i) Define Dematerialisation.
- j) What are diversifiable risks ?
- k) Mention the four requirements for an Insurance Contract.
- l) What is insurable interest ?

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## SECTION – B

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

2. Distinguish between primary market and secondary market.
3. Write a short note on the benefits of insurance.
4. Mention the various types of Insurance Intermediaries.
5. Mention the different methods of granting loans by commercial banks.
6. Write a short note on Commercial Papers.
7. Mention the objectives of RBI.
8. Mention the risk management techniques.
9. What are the challenges of e-Insurance ?

## SECTION – C

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

10. Explain the objectives, components and functions of financial markets.
11. What are commercial banks ? Explain their features.
12. Explain the powers and functions of IRDA.
13. Explain the concept of risk and classification of risks.
14. Write a short note on : (a) General insurance (b) Subrogation and (c) e-Banking.

## SECTION – D

Answer **any one** of the following questions. **Each** question carries **ten** marks. **(1×10=10)**

15. Distinguish between public sector banks and private sector banks.
  16. Briefly describe the various General insurance Products.
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