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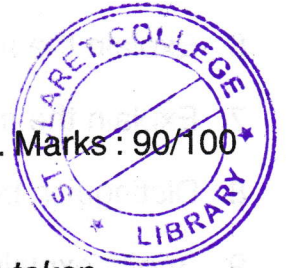
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V Semester B.C.A. Degree Examination, November/December 2017  
(Y2K8 Scheme) (Repeaters)

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.
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