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. (10x2=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. (5x5=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.


SECTION – C

Answer any three questions. Each question carries fifteen marks. (3x15=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.


SECTION – D

Answer any one question, carries ten marks. (1x10=10)

26. What are financial markets? Write its characteristics.

27. What is NPA? Explain in detail.