



NS – 624

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V Semester B.C.A. Degree Examination, Nov./Dec. 2016
(Y2K8 Scheme) (Repeaters)

BCA – 503 : BANKING AND INSURANCE

Time : 3 Hours

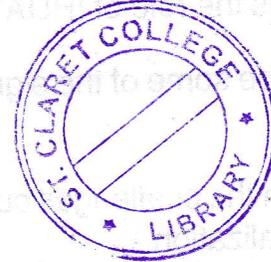
Max. Marks : 90/100

- 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 Dematerialisation ?
- Define money market.
- Define financial system.
- What is call money market ?
- What is commercial bill market ?
- What is under writing ?
- Define stock exchange.
- What is fire insurance ?
- What is endowment insurance ?
- What is SEBI ?
- What is principle of “Causa proxima” ?
- Define health insurance.



SECTION – B

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

- Explain the features and benefits of any two Life Insurance Plan.
- What are the essential features of Marine Insurance ?
- Discuss the role and functions of Commercial Banks.



5. Differentiate between Indian Banks and Foreign Banks.
6. Explain the functions of State Financial Corporations.
7. What are the main components of Indian capital market ?
8. Name the subsidiaries of State Bank group.
9. List out the differences between Life Insurance Plan and General Insurance Plan.

SECTION – C

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

10. Discuss the role of IRDA in the Indian Insurance Service Sector.
11. Describe some of the significant land marks in the history of Insurance sector in India.
12. Explain the challenges currently facing the Indian Insurance markets in the light of globalization.
13. Explain the concept of Risk management and also the process of risk management.
14. Explain the factors influencing Cash Reserve Ratio (CRR) of Commercial Banks.

SECTION – D

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

15. What are the sources of funds for an Insurance Company ? Explain.
16. Briefly explain various components of Indian financial system.