M.Com. DEGREE EXAMINATION,
JUNE/JULY 2025.

Fourth Semester

Banking

BANKING LAW AND PRACTICES

Time : Three hours   Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer any FIVE of the following.

1.   (a)   Bill finance.

     (b)   Collecting Banker.

     (c)   Law of limitation.

     (d)   Book Evidence Act.

     (e)   Define banker and customer.

     (f)   Priority sector.

     (g)   Valuation of securities.

     (h)   Indemnities and guarantees.

     (i)   Ethics and business.

     (j)   Financial sector.

SECTION B — (5 × 8 = 40 marks)

Answer the following questions.

2.   (a)   Briefly explain the Laws relating LC and deferred payments.

                              Or

     (b)   What are the obligations of a banker?

3.   (a)   Discuss the provisions of Financial Institutions Act.

                              Or

     (b)   What are the special features of recovery of debts due to banks?

4.   (a)   Enumerate the rights and duties of the parties.

Or

(b)   Bring out the multifarious transactions between the banker and customer.

5.   (a)   Discuss about the policies governing the employment of the funds in the lands of the lending banker.

Or

(b)   Examine the socio economic policies of the banks.

6.   (a)   State the need and importance of corporate social responsibility.

Or

(b)   Briefly explain the corporate governance practices in banks.

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7.   (a)   What are the legal implications of debtor-creditor relationship between the banker and customer?

Or

(b)   What are the precautions taken by a banker? Describe the various rights of a banker.

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M.Com. DEGREE EXAMINATION,
JUNE/JULY 2025.

Fourth Semester

Banking

PORTFOLIO MANAGEMENT

Time : Thee hours   Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer any FIVE of the following.

1. (a) Milestones of portfolio management.

    (b) Private investors.

    (c) Basic model group.

    (d) Psychological Traps.

    (e) Portfolio risk.

    (f) Portfolio revision.

    (g) Sharpe's Performance.

    (h) Revision strategies.

    (i) A market-neutral investment.

    (j) Investment styles.

SECTION B — (5 × 8 = 40 marks)

Answer the following questions.

2. (a) Define investment. Explain it's objectives.

Or

    (b) Explain the constraints of insurance companies in making investments.

3. (a) What is the relationship between economic analysis and market forecasts?

Or

    (b) Define economic data. How it is useful for the assessment of market expectations.

4. (a) What are the strengths and weaknesses of the Markowitz theory?

Or

    (b) Explain the assumptions of the APT discuss the problems associated with empirical testing of APT.

5. (a) How would you carryout portfolio performance evaluation?

Or

    (b) State the need and constraints of portfolio revision.

6. (a) Write in detail about the analysis of investment styles based on portfolio and income.

Or

    (b) Describe the active and passive management of portfolio stocks.

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) What is portfolio evaluation? Explain the various methods of portfolio performance evaluation.

Or

    (b) Discuss in brief about the efficient market hypothesis.

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M.Com. DEGREE EXAMINATION,
JUNE/JULY 2025.

Fourth Semester

Banking

BANKING AND TECHNOLOGY

Time : Three hours   Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer any FIVE of the following questions.

1.   (a)   IT in banking.

      (b)   Implications of IT.

      (c)   Electronic payment system.

      (d)   Electronic banking.

      (e)   Electronic commerce.

      (f)   Smart Card.

      (g)   Disaster Management.

      (h)   Computer Crime.

      (i)   Hacking.

      (j)   Firewalls.

SECTION B — (5 × 8 = 40 marks)

Answer the following questions.

2.   (a)   Discuss the initiatives taken up in banking sector and their implications.

                              Or

      (b)   "Information technology changed Banking scenario in the 21st century in India". Do you agree? Explain.

3.   (a)   What do you mean by computer based information system? State how it is implemented by banks in India.

                              Or

      (b)   Explain the key aspects and features of electronic banking.

4. (a) Define customer relationship management (CRM). How banks are using information technology for effective CRM?

Or

(b) Discuss the integrated communication networks for banks.

5. (a) State the need for computer security and briefly explain how such security is provided by banks.

Or

(b) Write about system audit and computer crime in the field of banking.

6. (a) What is data warehousing? Explain its relevance and importance in banking business.

Or

(b) What is meant by data mining? Discuss in detail.

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) What are the key factors influencing the designing and implementation of computers in banking sector.

Or

(b) Distinguish between traditional and modern banking and briefly explain enabling technologies of modern banking.

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M.Com. DEGREE EXAMINATION, JUNE/JULY 2025.

Fourth Semester

Banking

BANK MANAGEMENT

Time : Three hours   Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer any FIVE of the following questions.

1.   (a)   Reserve Bank of India.

     (b)   Nature of banking business.

     (c)   Branch banking.

     (d)   Commercial Bank.

     (e)   MIS.

     (f)   Assets in Banks.

     (g)   Nature of motivation.

     (h)   Bases of promotion.

     (i)   Risk Management.

     (j)   Outsourcing E-Banking.

SECTION B — (5 × 8 = 40 marks)

Answer the following questions.

2.   (a)   Explain the official regulation and control over banks in India.

Or

     (b)   State the important provisions in Banking Companies Act, 1970.

3.   (a)   Bring out the organisational structure of commercial banks in India.

Or

     (b)   What is bank management? Explain the process of bank management.

4. (a) Write about the impact of internal control on performance budgeting system in banks.

Or

(b) Discuss in brief the income recognition and asset classification norms.

5. (a) Enumerate the need and significance of manpower planning in banks.

Or

(b) Define recruitment. Comment on the recruit policy of banks.

6. (a) Describe the security methods in E-Banking.
Or

(b) What is E-Banking? Explain the various aspects of E-Banking.

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) Define bank balance sheet explain the concepts of profit, profitability and productivity in banks.
Or

(b) Briefly explain the need, application progress and problems of computerization of banks.

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M.Com. DEGREE EXAMINATION, JUNE/JULY 2025.

Fourth Semester

Banking

BUSINESS CORRESPONDENCE AND REPORT WRITING

Time : Three hours   Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer any FIVE of the following.

1. (a)   Business communication.

    (b)   Verbal communication.

    (c)   Communication dimensions.

    (d)   Non verbal communication.

    (e)   Inter personal communication.

    (f)   Letter for appointment order.

    (g)   Termination orders.

    (h)   Report writing considerations.

    (i)   Business enquiries.

    (j)   Styles for writing business letters.

SECTION B — (5 × 8 = 40 marks)

Answer the following questions.

2. (a)   Write a critical note on different models of communication.

Or

    (b)   What are the basic elements of communication process?

3. (a)   Define communication network. State and explain several types of communication networks.

Or

    (b)   What do you mean by communication? Explain communication in different situations.

4. (a) Explain the factors influencing the inter personal communication.

Or

(b) Bring out the process of intra-personal communication.

5. (a) What is a business letter? Explain the different types of business letters with special characteristics of each.

Or

(b) How do you draft a call letter for a written test or for an interview?

6. (a) Define business report. Explain the features and importance of business report.

Or

(b) Discuss the various essentials in preparation of a good report.

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) Discuss TV and Newspaper as the effective mass media in the changing business organisational scenario.

Or

(b) What are the principles involved in writing a good business letter?

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M.Com. DEGREE EXAMINATION, JUNE/JULY 2025.

Fourth Semester

Banking

GENERAL INSURANCE PRODUCTS AND MANAGEMENT

Time : Three hours   Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer any FIVE of the following.

1.   (a)   Evolution of general insurance.

     (b)   Recent innovations.

     (c)   Need for third party insurance.

     (d)   Hull policies.

     (e)   Personal Accident Insurance.

     (f)   Mediclaim policies.

     (g)   Physical hazards.

     (h)   Premium rating.

     (i)   Settlement of claims.

     (j)   Motor insurance.

SECTION B — (5 × 8 = 40 marks)

Answer the following questions.

2.   (a)   Explain the various types of general insurance.

Or

     (b)   Define general insurance. State the organisation and management of general insurance companies.

3.   (a)   Define marine insurance. Discuss different marine cargo policies.

Or

     (b)   Write in detail about comprehensive coverage, conditions and premium of motor insurance.

4. (a) Enumerate the engineering insurance and it's consequential loss covers.

Or

(b) What is rural insurance? Explain the contents covered in rural insurance.

5. (a) Explain the different issues involved in spreading of risks.

Or

(b) What are certificates of insurance and endorsements? Explain with examples.

6. (a) Explain the procedures of loss minimization and salvage.

Or

(b) Write about claim forms and assessment.

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) Define fire insurance. Explain the fire insurance coverage and consequential loss insurance policies.

Or

(b) Briefly explain the health insurance, burglary insurance and other miscellaneous insurances.

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