

(411CO21)

M.Com. DEGREE EXAMINATION, OCTOBER / NOVEMBER 2024.

Fourth Semester

BANKING LAW AND PRACTICES

Time : Three hours

Maximum : 70 marks

SECTION A — ($5 \times 3 = 15$ marks)

Answer any FIVE of the following.

1. (a) Deferred Payments
(b) Paying Banker
(c) Indemnities and Guarantees
(d) Problems in Recovery of Debts
(e) Duties of Banker
(f) Duties of Customer
(g) Meaning of Priority Sector
(h) Concept of Ethics
(i) Corporate Social Responsibility
(j) Concept of Corporate Governance

SECTION B — ($5 \times 8 = 40$ marks)

Answer the following questions.

2. (a) Outline the various Responsibilities of Collecting Banker.

Or

- (b) Briefly write about the Laws relating to Bill Finance.

3. (a) What are the Provisions of the Bankers Book Evidence Act?

Or

- (b) Outline the various issues involved in Law of Limitation.

4. (a) What are the Rights of Banker?

Or

- (b) Explain the legal rights of Bank Customer.

5. (a) Examine the State Policy on Loans and Advances sanctioned by Banks.

Or

- (b) What precautions are required while sanctioning Priority Sector Advances?

6. (a) Discuss the need for following Ethics in Business.

Or

- (b) What are the Governance Practices in Financial Sector?

SECTION C — (1 × 5 = 15 marks)

Answer the following.

7. (a) What are the special features of Recovery of Debts due to Banks and Financial Institutions Act?

Or

- (b) Explain about the Legal Relationship between Banker and Customer.

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Fourth Semester

PORTFOLIO MANAGEMENT

Time : Three hours

Maximum : 70 marks

SECTION A — ($5 \times 3 = 15$ marks)

Answer any FIVE of the following.

1. (a) Concept of Portfolio Management
- (b) Need for Investments
- (c) Market Forecasts
- (d) Basic Model Group
- (e) EMH
- (f) Portfolio Selection
- (g) Portfolio Manager
- (h) Form's decomposition of Portfolio
- (i) Equity Indices
- (j) Neutral Investment

SECTION B — ($5 \times 8 = 40$ marks)

Answer the following questions.

2. (a) What do you understand by the concept of Investment? What is the process involved in it?

Or

- (b) What are the constraints of Private Investors in making Investments?
3. (a) What are the problems involved in Economic Analysis?

Or

- (b) What are the limitations of Economic Data and analysis methods?

4. (a) Explain about Sharpe's single index model.

Or

- (b) Describe briefly about CAPM.

5. (a) What are the strategies of Portfolio Revision?

Or

- (b) Outline the need and importance of Portfolio Revision.

6. (a) What are the different styles of Investment?

Or

- (b) What are the tools available for Passive Investing?

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) Discuss in detail Arbitrage Pricing Theory with its limitations.

Or

- (b) Explain about any one of the methods of Portfolio Performance Evaluation.

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Fourth Semester

BANKING AND TECHNOLOGY

Time : Three hours

Maximum : 70 marks

SECTION A — ($5 \times 3 = 15$ marks)

Answer any FIVE of the following.

1. (a) Concept of IT
- (b) Importance of IT
- (c) Electronic banking
- (d) Concept of modern banking
- (e) Control systems in banks
- (f) Need for security in bank transactions
- (g) Problems through computer crimes
- (h) Data warehousing
- (i) Planning Information system
- (j) Data mining.

SECTION B — ($5 \times 8 = 40$ marks)

Answer the following questions.

2. (a) What are the implications of IT in banking sector?

Or

(b) What are the recent trends taken place in Indian Banking Scenario?
3. (a) What are the objectives of electronic banking?

Or

(b) Outline the various issues involved in electron fund management.
4. (a) Examine the role of electronic commerce in banking.

Or

- (b) What are the advantages of CRM in banks?
5. (a) What measures are required to prevent computer crimes in banks?

Or

- (b) Explain about the need for disaster management system in banks.
6. (a) Discuss the need for implementation of informative system in banks.

Or

- (b) What are the advantages of computerisation in banking sector?

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) Discuss the need and importance of integrated communicative networks for banks.

Or

- (b) Explain about the security and control aspects of emerging banking technologies.

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Fourth Semester

BANK MANAGEMENT

Time : Three hours

Maximum : 70 marks

SECTION A — ($5 \times 3 = 15$ marks)

Answer any FIVE of the following.

1. (a) Concept of banking business
- (b) Need for control over banks
- (c) Group banking
- (d) Chain banking
- (e) Productivity in banks
- (f) Performance budgeting system
- (g) Concept of product development
- (h) Need for computerisation of banks
- (i) Security in E-Banking
- (j) Legal aspects of banking.

SECTION B — ($5 \times 8 = 40$ marks)

Answer the following questions.

2. (a) Outline the objectives of banking regulation Act, 1949.

Or

- (b) What are the Chief Provisions of Reserve Banks of India Act, 1934?

3. (a) What is Branch Banking? What are the difference between Branch Banking and Unit Banking?

Or

- (b) Write in brief about Branch location policies.

4. (a) Discuss the role of MIS in Banks Management.

Or

- (b) What are the issues involved in management of Assets and Liabilities in Banks?
5. (a) What measures are required to increase motivation among Banks Employees?

Or

- (b) What methods of training are advised for Banks Employees?
6. (a) What are the advantages and disadvantages of E-Banking?

Or

- (b) Distinguish between traditional and E-Banking.

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) What are the problems involved in management of large sized branches and rural branches?

Or

- (b) What are the objectives of computerisation of banks? What are the problems relative to it?

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Fourth Semester

BUSINESS CORRESPONDENCE AND REPORT WRITING

Time : Three hours

Maximum : 70 marks

SECTION A — ($5 \times 3 = 15$ marks)

Answer any FIVE of the following.

1. (a) Non-verbal communication
- (b) Importance of communication
- (c) Networks communication
- (d) Intra personal communication
- (e) Verbal communication
- (f) Termination order
- (g) Cancellation of order
- (h) Formal report
- (i) Listening skills
- (j) Need for feedback.

SECTION B — ($5 \times 8 = 40$ marks)

Answer the following questions.

2. (a) Critically examine role of communication in business in the present day environment.

Or

- (b) What are the functions of verbal communication?
3. (a) What are the various communication dimensions in organisations?

Or

- (b) What is organisational communication? What is its importance?
4. (a) Explain the need and importance of inter personal communication.

Or

- (b) Evaluate the process of interpersonal communication.
5. (a) Give a structure of appointment order of your choice.

Or

- (b) What precautions are required while writing a complaint?
6. (a) Explain about different types of reports.

Or

- (b) What are the principles of writing a report?

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) What are the effects of intra and inter personal variables on effective communication?

Or

- (b) What is meant by Business Letter? Give a format of a business letter of your choice.

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Fourth Semester

GENERAL INSURANCE PRODUCTS AND MANAGEMENT

Time : Three hours

Maximum : 70 marks

SECTION A — ($5 \times 3 = 15$ marks)

Answer any FIVE of the following.

1. (a) Types of general insurance.
(b) Functions of General Insurance companies.
(c) Fire Insurance coverage.
(d) Need for marine cargo insurance.
(e) Consequential loss coverage.
(f) Non life Insurance.
(g) Proposal forms.
(h) Spreading of risks.
(i) Moral hazards.
(j) Arbitration.

SECTION B — ($5 \times 8 = 40$ marks)

Answer the following questions.

2. (a) What are the Recent Innovations taken place in General Insurance?

Or

(b) Briefly explain the regulatory framework for General Insurance in India.
3. (a) Write about various policies under fire insurance.

Or

(b) Discuss the need and importance of Third Party Insurance.
4. (a) What are the objectives of Personal Accident Insurance?

Or

- (b) Describe in brief about different medicaid policies.
5. (a) What are moral and physical Hazards? Explain with some examples.

Or

- (b) What are the various issues involved in premium rating?
6. (a) Explain briefly about essential claim documents.

Or

- (b) Describe about settlement of claims procedure.

SECTION C — (1 × 15 = 15 marks)

Answer the following.

7. (a) What is meant by general insurance? Discuss about the evolution and growth of General Insurance.

Or

- (b) Define 'Motor Insurance'. Explain the detail about different policies offered under Motor Insurance.
