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Total No. of Pages : 02

Total No. of Questions : 09

**M.Com. Professional (Sem.-3)**  
**FUNDS MANAGEMENT IN BANKS AND INSURANCE**  
**COMPANIES**

Subject Code : MCOP-BI-305

M.Code : 72101

Time : 3 Hrs.

Max. Marks : 80

**INSTRUCTION TO CANDIDATES :**

1. SECTIONS-A, B, C & D contains TWO questions carrying FIFTEEN marks each and students has to attempt any ONE question from each SECTION.
2. SECTION-E is COMPULSORY consisting of TEN questions carrying TWENTY marks in all.

**SECTION-A**

1. Elaborate major theories of liquidity management in banks.
2. Discuss the present standards in India for capital adequacy of banks.

**SECTION-B**

3. How the commercial banks manage Primary Reserves? Discuss.
4. Discuss the factors affecting the secondary reserve requirements of commercial banks in India.

**SECTION-C**

5. How an Indian bank manages its Deposits? Discuss.
6. Discuss the major principles of bank lending in detail.

**SECTION-D**

7. Explain major provisions of Insurance Act pertaining to Funds Management.
8. Discuss the major prohibitions imposed on insurance companies for the uses of funds.





**SECTION-E**

**9. Write short notes on the following :**

- a) Define Insurance.
- b) What is Bank Fund?
- c) Define Banker.
- d) What is Priority Sector?
- e) What is Primary Reserve?
- f) What is Credit Analysis?
- g) What is Audit?
- h) What is NPA?
- i) What is Liquidity?
- j) Who is Insurer?

**NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.**

