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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.

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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?
- MMM/FilestRatiker.com i) What is Liquidity?
- i) 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.

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