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Total No. of Pages : 02

Total No. of Questions : 09

**M.Com. Professional (2013 Onwards) (Sem.-3)**  
**FUNDS MANAGEMENT IN BANKS AND INSURANCE**  
**COMPANIES**

Subject Code : MCOP-BI-305

Paper ID : [A3167]

Time : 3 Hrs.

Max. Marks : 80

**INSTRUCTION TO CANDIDATES :**

1. SECTIONS-A, B, C & D contains TWO questions each 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**

- Q1 What do you understand by capital funds? Examine the various functions of capital funds.
- Q2 Describe the priorities of the banks in the employment of bank funds. What problems are faced by the banks in the resource allocation in India?

**SECTION-B**

- Q3 What do you understand by working reserves? What are its various types? How cash management is done in commercial banks?
- Q4 What do you understand by secondary reserves? How the secondary reserves are estimated?

**SECTION-C**

- Q5 What is importance of Bank Marketing? Explain the various techniques adopted by banks for marketing of banking products.
- Q6 As a banker how will you evaluate the loan application of an Individual and a firm for different types of loan requirements?

### SECTION-D

- Q7 Explain the provisions of Insurance Act 1938 pertaining to funds management in insurance companies.
- Q8 Which are the different sectors in Insurance business in India? What are the guidelines with regard to loans and advances by a life insurer?

### SECTION-E

**Q9 Write short notes on the following :**

- (i) Capital adequacy ratio
- (ii) Liquidity risk exposure
- (iii) Statutory reserves
- (iv) Cash Management in Banks
- (v) Priority sector lending
- (vi) Characteristics of bank loans
- (vii) Government securities
- (viii) KYC Norms
- (ix) Re-insurance business
- (x) Risk Weighted Assets