

(411CO21)

M.Com. (Banking) DEGREE EXAMINATION, FEBRUARY 2024

Fourth Semester

BANKING LAW AND PRACTICES

Time : Three hours

Maximum : 70 marks

SECTION A — (4 × 5 = 20 marks)

Answer any FOUR of the following.

1. (a) Deferred Payments
- (b) Valuation of securities
- (c) Due to Banks
- (d) Payment Banker
- (e) Banker and Customer
- (f) De-mat account
- (g) Socioeconomic policies
- (h) Prudent risk
- (i) Sustainability
- (j) Corporate governance

SECTION B — (5 × 10 = 50 marks)

Answer ALL of the following

2. (a) Explain the scope and application of Banking operations.  
Or  
(b) Explain the obligations of Banker in detail.
3. (a) Explain the special features of recovery of debts.  
Or  
(b) Write about Due to Bank and Financial Institutions Act.
4. (a) Explain in detail the legal relationship between the Banker and Customer.  
Or  
(b) Explain the rights and duties of the customer.
5. (a) Explain about the law for governing the employment of the funds in the hands of the banker with special reference to the lending bankers.  
Or  
(b) What are the state policies on loans and advances?
6. (a) Explain in detail about Corporate governance.  
Or  
(b) What are the social responsibilities of corporate governance?

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Fourth Semester

PORTFOLIO MANAGEMENT

Time : Three hours

Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer the following questions.

Each answer carries 3 marks.

1. (a) Investment objectives  
Or  
(b) Private investors
2. (a) Basic model group  
Or  
(b) Market forecasts
3. (a) Portfolio Risk  
Or  
(b) CAPM
4. (a) Portfolio Evaluation  
Or  
(b) Portfolio revision
5. (a) Portfolio of stocks  
Or  
(b) Investment styles

SECTION B — (5 × 8 = 40 marks)

Answer the following questions.

Each answer carries 8 marks

6. (a) Explain the investment process in detail.  
Or

- (b) Explain about the constraints of the different groups of investors in portfolio management.
7. (a) What are the limitations of economic data and analysis methods?  
Or  
(b) Discuss briefly about psychological traps and basic model group.
8. (a) Discuss about capital asset pricing model (CAPM) and efficient market hypothesis. (EMH) in brief.  
Or  
(b) Explain the modern portfolio theory of Markowitz.
9. (a) Discuss Fama's decomposition of portfolio return.  
Or  
(b) Explain the constraints and strategies of portfolio revision.
10. (a) Explain the active management of a portfolio of stocks.  
Or  
(b) Explain the various tools for passive investing.

SECTION C — (1 × 15 = 15 marks)

Answer the following.

11. (a) Explain about the private investors, pension funds and insurance companies in detail.  
Or  
(b) "Sharpe's and Jensen's measures of portfolio performance evaluation". Explain.
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Fourth Semester

**BANKING AND TECHNOLOGY**

Time : Three hours

Maximum : 70 marks

**SECTION A — (4 × 5 = 20 marks)**

Answer any FOUR of the following.

1. (a) Concept of IT
- (b) IT initiatives in Banks
- (c) Computers and banks
- (d) Concept of electronic fund
- (e) Need for modern banking
- (f) Integrated communication networks
- (g) Disaster management system
- (h) Data mining.

**SECTION B — (5 × 10 = 50 marks)**

Answer the following questions.

2. (a) Examine the need and importance of IT in banking.

Or

- (b) What are the recent trends taken place in IT?

3. (a) Outline the issues involved in electronic fund management.

Or

- (b) Do you support the application of computers in Indian banking sector. Give reasons.

4. (a) Discuss the role of electronic commerce in banking.

Or

- (b) “CRM plays a vital role in banking sector” Discuss.

5. (a) What are the security and control aspects relating to banking sector?

Or

- (b) Suggest measures to prevent computer crimes in Indian banks.

6. (a) Write in detail about data warehousing with particular reference to banks.

Or

- (b) What factors are responsible to promote computer utilisation in Indian Banks?

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Fourth Semester

**BANK MANAGEMENT**

Time : Three hours

Maximum : 70 marks

SECTION A — (4 × 5 = 20 marks)

Answer any FOUR of the following.

1. (a) Leverage Ratio
- (b) Chain Banking
- (c) SWIFT
- (d) Asset liability management
- (e) Camel model for banks
- (f) Multimedia systems
- (g) Outsourcing
- (h) Manpower planning

SECTION B — (5 × 10 = 50 marks)

Answer ALL following questions.

UNIT I

2. (a) Explain the important provision under Banking companies Act, 1970.  
Or
- (b) Explain the regulation and control under the Reserve Bank of India Act, 1934.

UNIT II

3. (a) What is Branch Banking? Discuss the advantages and disadvantages of branch banking.

Or

- (b) Explain the organisational structure of commercial banks in India.

#### UNIT III

4. (a) Explain in detail the management of assets and liabilities in banks

Or

- (b) Discuss in brief the Internal control and performance budgeting system.

#### UNIT IV

5. (a) Describe the need for training and development. How to assess the training needs? Explain.

Or

- (b) Explain steps in employee selection process.

#### UNIT V

6. (a) Differentiate between traditional model and E-banking model.

Or

- (b) What are the E-banking methods and explain the elements involved in E-banking?

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M.Com. (Banking) DEGREE EXAMINATION, FEBRUARY 2024

Fourth Semester

BUSINESS CORRESPONDENCE AND  
REPORT WRITING

Time : Three hours

Maximum : 70 marks

SECTION A — (4 × 5 = 20 marks)

Answer any FOUR of the following.

1. (a) Verbal communication
- (b) Grapevine communication
- (c) Intra Personal communication
- (d) Importance of formal letter
- (e) Appointment order
- (f) Business Letters
- (g) Types of Report
- (h) Sales letter

SECTION B — (5 × 10 = 50 marks)

Answer the following questions

2. (a) Explain the role of communication in Business.  
Or  
(b) Explain the various models of media communication.
3. (a) What are the advantages and disadvantages of Oral communication.  
Or  
(b) Explain about the organizational communication in detail.
4. (a) Explain the process of Intra and inter personal communication.  
Or  
(b) What are the effects of intra and inter personal variables on effective communication.
5. (a) Explain the basic principles of business letters.  
Or  
(b) Draw the structure of a business letter for calling for an interview.
6. (a) Explain the various types of reports.  
Or  
(b) How do you draft an effective report? Explain.

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M.Com. DEGREE EXAMINATION, FEBRUARY 2024.

Fourth Semester

Banking

GENERAL INSURANCE PRODUCTS AND MANAGEMENT

Time : Three hours

Maximum : 70 marks

SECTION A — (4 × 5 = 20 marks)

Answer any FOUR of the following.

1. (a) Fire Insurance
- (b) Consequential loss
- (c) Hull policies
- (d) Burglary Insurance
- (e) Cover notes
- (f) Premium Rating
- (g) TPAS
- (h) Arbitration

SECTION B — (5 × 10 = 50 marks)

Answer ALL the following.

2. (a) Explain the various types of General Insurance.  
Or
  - (b) Define 'General Insurance' Discuss the fundamentals of General Insurance.
  3. (a) Explain the key features of the standard fire policy.  
Or
  - (b) Explain the types of fire insurance policies in India.
  4. (a) What are the coverages under personal accident insurance?  
Or
  - (b) What is Engineering Insurance? Explain the issues involved in it.
  5. (a) Differentiate between Insurance underwriter and Insurance adviser/Broker.  
Or
  - (b) Explain certificate of insurance and its features.
  6. (a) Discuss the essential documents required for settlement of claims.  
Or
  - (b) Write about the loss minimization and salvage.
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