



M.Com. (Semester – III) (Accounts & Finance)
Examination, November 2015
COO 3A2 : BANKING AND INSURANCE MANAGEMENT (OA – 18)

Duration : 3 Hours

Max. Marks : 60

- Instructions :** 1) This paper consists of **Nine** Questions carrying **equal** marks.
2) Question No. 1 consists of **5 compulsory** questions of **2 marks each**.
3) Answer **any 5** questions from question 2, 3, 4, 5, 6, 7, 8 and 9.
4) **Each** question carries **10** marks. Figures to the **right** indicate marks.

1. Answer the following short questions in brief : (5×2=10)
 - a) What is the Law of Large numbers ? How it is useful for life insurance ?
 - b) Distinguish between pure risk and speculative risk.
 - c) What is Schedule Bank ?
 - d) What are the opportunities for Indian Commercial Banks ?
 - e) What are the necessities of risk management in banks ?
2. What are the powers of the Reserve Bank of India ? Describe various aspects of supervisory/regulatory functions performed by the RBI. 10
3. Bring out role played by insurance in economic development of India. 10
4. Discuss the strategic approach/process of Asset-Liability Management to measure, monitor and manage financial risk in banks. 10
5. Explain the Basel - III Norms for capital reforms in banks. 10



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| 6. a) Explain needs for motor insurance and describe motor insurance policies. | 5 |
| b) Explain identifications and evaluation of potential losses in insurance. | 5 |
| 7. Discuss various life insurance plans and bring out it relevance in present context. | 10 |
| 8. a) What are the major components of banking reforms in India ? Explain. | 6 |
| b) Explain criteria used to measure the Capital Adequacy in Indian Commercial Banks. | 4 |
| 9. a) Discuss the claim management in general insurance. | 5 |
| b) Explain merits of Branch Banking. | 5 |
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