

Exam. Code : 217603  
Subject Code : 5561

M.Com. 3<sup>rd</sup> Semester

**BANKING & INSURANCE SERVICES**

**Paper-MC-301**

Time Allowed—3 Hours] [Maximum Marks—100

**Note :—** Attempt **five** questions, selecting at least **one** question from each Section. The **fifth** question may be attempted from any Section. Each question carries **20** marks.

**SECTION-A**

1. Write a detailed note on the present structure of Commercial Banking in India.
2. What important role does RBI play in a developing economy like India ? Explain with respect to the various functions of RBI.

**SECTION-B**

3. What are Basel Norms ? Explain the developments in these norms over the years.
4. Define Priority Sector Lending. Explain the policy initiatives taken in India with regard to Priority Sector Lending.

### **SECTION-C**

5. What is Insurance ? Discuss the need and role of insurance.
6. Explain in detail the main provisions of the IRDA Act 1999.

### **SECTION-D**

7. Explain the various factors which influence the amount of premium to be paid to the insured. How is premium computed ?
8. Write notes of the following :
  - (a) Insurance Documents
  - (b) Banc assurance.

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**SECURITY ANALYSIS AND PORTFOLIO  
MANAGEMENT**

**Paper—MC-311**

**Time Allowed—3 Hours] [Maximum Marks—100**

**Note :—** Candidates are to attempt **FIVE** questions, **ONE** from each Section. **Fifth** question may be attempted from any Section. All questions carry equal marks.

**SECTION—A**

1. What is Investment ? Discuss various steps involved in the Investment Process. 20
2. "The primary market is a market for new issues, but the volume, pricing and timing of new issues are influenced by the returns in the stock market". Elaborate. 20

**SECTION—B**

3. Discuss various economic factors which should be considered by an investor who wishes to invest currently in the Indian Stock Market. Support the argument in the context of present status of the Indian economy. 20



4. What is Technical analysis ? Differentiate between Technical and Fundamental analysis. Also discuss the different types of 'Charts' used as a tool by Technical analysts. 20

### SECTION-C

5. (a) What is Random Walk Theory ? Discuss its relevance. 8
- (b) What are the three forms of market efficiency under Efficient market hypothesis ? 12
6. Discuss various steps under Traditional Approach for Construction of a Portfolio. 20

### SECTION-D

7. Discuss different types of financial derivatives available for hedging risks. 20
8. Elaborate various risk adjusted measures of performance evaluation of portfolio. Support using illustrative examples. 20

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**STRATEGIC MANAGEMENT**

**Paper : MC-321**

**Time Allowed—3 Hours] [Maximum Marks—100**

**Note :—** The paper consists of **FOUR** Sections (A to D). Each section consists of **TWO** questions carrying equal marks. Candidates are required to attempt **FIVE** questions, selecting at least **ONE** question from each Section. The **FIFTH** question may be attempted from any Section.

**SECTION—A**

1. (a) What do you mean by strategy ? What are the different levels at which strategy operates ?  
10
- (b) Detail out the process of strategic management in case of a company.  
10
2. Distinguish between vision, mission, goals and objectives in case of strategic intent. Support your answer with the help of examples for each of them with respect to an insurance company.  
20

### SECTION—B

3. Why is industry analysis done ? Discuss the different methods of conducting industry analysis using suitable examples. 20
4. (a) Explain the resource based view of an organization with the help of VRIO framework. 10  
(b) Conduct the SWOT analysis of Indian Telecom sector. 10

### SECTION—C

5. (a) What is Porter's contribution to the business level strategies in the field of strategic management ? 10  
(b) Bring out the difference of business level strategies with corporate level strategies in an organization. 10
6. Explain and illustrate the different portfolio strategies available to an organization. 20

### SECTION—D

7. What is the role of structure, leadership and culture in effective implementation of strategy in an organization ? What can happen if the "fit" is missing ? 20
8. (a) What is corporate governance ? Discuss its relevance in strategy implementation and control. 10  
(b) Why is strategy evaluation necessary ? Bring out the framework for effective evaluation of strategy. 10



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**SECURITY MARKET OPERATIONS**

**Paper—MC-322**

Time Allowed—3 Hours] [Maximum Marks—100

**Note** :— Candidates are to attempt *five* questions, *one* from each Section. **Fifth** question may be attempted from any Section. All questions carry equal marks.

**SECTION—A**

1. 'Successful issue of new securities is a highly specialized activity that entails adoption of different methods by a company.' Comment. 20
2. Discuss the structure of capital market in India. 20

**SECTION—B**

3. 'Trading in futures involves intermediation by clearing house, marking-to-market and margins.' In the light of above statement, discuss the trading, clearing and settlement mechanism of futures. 20
4. In light of the current scenario of mutual fund industry in India, discuss the criteria for evaluating the performance of Mutual Funds in detail. 20

### SECTION—C

5. Elaborate the major functions of principal regulator of Indian securities market. 20
6. What are Euro issues ? Discuss in detail the issuance procedure involved in Euro-issues. 4+16

### SECTION—D

7. (a) 'Depository system functions very much like the banking system.' Comment. 5  
(b) "Depository system has unique advantages for investors, brokers and issuing company." Discuss. 15
8. 'Rating agencies assign the rating after extensive quantitative, qualitative information review and appropriate legal analyses.' In the light of the statement, discuss the process followed by credit rating agencies in India. 20



**Exam. Code : 217603**

**Subject Code : 5568**

**M.Com. 3<sup>rd</sup> Semester**

**CONSUMER BEHAVIOUR**

**Group 'D'—Marketing**

**Paper : MC-351**

**Time Allowed—3 Hours] [Maximum Marks—100**

**Note :—** Attempt **five** questions, selecting at least **one** question from each section. The **fifth** question may be attempted from any section. Each question carries **20** marks.

**SECTION—A**

1. What is Consumer behaviour ? Why is it necessary for marketers to study consumer behaviour ?
2. Describe the trait theory and explain how it led to the application of concept of personality to brands.

**SECTION—B**

3. What is perception ? How do companies use consumer perception to create images and sell their products and services ?
4. Explain how attitudes are measured by using the multi-attribute models. Illustrate by using an example.

### SECTION—C

5. Describe the stages of family life cycle and also explain the needs at each stage that must be fulfilled.
6. What is culture ? How is the study of culture relevant to marketing managers ?

### SECTION—D

7. Discuss the adoption process. Also explain the different adopter categories and their characteristics.
8. Draw and explain the E.K.B. model of consumer behaviour. Also explain how the E.K.B. has helped in understanding consumer behaviour.

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**RETAIL MANAGEMENT**

**Group—D**

**Paper—MC-352**

**Time Allowed—Three Hours] [Maximum Marks—100**

**Note :—**Attempt any **FIVE** questions; select at least **ONE** question from each Section. The **fifth** question may be attempted from any Section. Each question carries **20** marks.

**SECTION—A**

1. Discuss the drivers of retail change and challenges to retail development in India.
2. What do you understand by the concept of 'Retailing' ? Discuss its nature and importance.

**SECTION—B**

3. Explain different steps involved in choosing a retail location.
4. What is consumer behaviour ? Explain the customer decision making process in detail.



### SECTION—C

5. What is Merchandising ? Also discuss factors affecting the buying function along with roles and responsibilities of a buyer.
6. Discuss in detail the process of Merchandise planning.

### SECTION—D

7. Explain the different types of retail franchising along with its advantages and disadvantages.
8. Explain in detail the process of category management.

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