

**Exam. Code : 225803**  
**Subject Code : 104919**

**M.Com. 3<sup>rd</sup> Semester (Batch 2023-25) (CBGS)**  
**BANKING AND INSURANCE SERVICES**  
**Paper–MCO03001T**

Time Allowed—3 Hours] [Maximum Marks—100

**Note** :— Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

**SECTION—A**

1. Discuss the Commercial Banks' Liquidity Management and Asset and Liabilities Management.
2. Briefly explain the Narsimham Committee Report Part-I and Part-II.

**SECTION—B**

3. Discuss the Types and Methods of Risk Management in detail.
4. Explain the following :
  - (a) Internet Banking
  - (b) Needs of Social Banking
  - (c) Priority Sector Lending
  - (d) Mobile Banking.

### **SECTION—C**

5. Discuss the Evolution and Liberalisation in the Insurance Sector of India.
6. Explain the Malhotra Committee Report and discuss its implementation status of the Legislative Insurance Framework.

### **SECTION—D**

7. Write short notes on :
  - (a) Proposal Forms
  - (b) Policy Contract
  - (c) Endorsements
  - (d) Bonus Notices.
8. What is Insurance Pricing ? Discuss the Computation of premium, Rider premium and Bonuses.

**Exam. Code : 225803**  
**Subject Code : 104920**

**M.Com. 3<sup>rd</sup> Semester (Batch 2023-25) (CBGS)**  
**SECURITY ANALYSIS AND PORTFOLIO**  
**MANAGEMENT**

**Group-A : Accounting & Finance**  
**Paper—MCO03003T**

Time Allowed—3 Hours] [Maximum Marks—100

**Note:—** Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

**SECTION—A**

1. Explain different approaches to investment analysis.
2. What are the recent changes in Capital Market ?

**SECTION—B**

3. Discuss the challenges and limitations associated with relying solely on technical analysis for investment decisions.
4. Explain Price-to-Earnings (P/E), Price-to-Book (P/B) and Debt-to-Equity (D/E) and explain how these ratios provide insights into the Company's Financial Health and Valuation.

### **SECTION—C**

5. Explain how correlation among assets influences portfolio risk and return.
6. Explain Markowitz model of risk and return optimization.

### **SECTION—D**

7. How can an investor use the Single Index Model to evaluate the risk-return profile of a portfolio ?
8. Explain how derivatives can be used for hedging against price fluctuations.

**Exam. Code : 225803**  
**Subject Code : 104926**

**M.Com. 3<sup>rd</sup> Semester (Batch 2023-25) (CBGS)**

**CONSUMER BEHAVIOUR**

**Group-D : Marketing**

**Paper—MCO03009T**

Time Allowed—3 Hours] [Maximum Marks—100

**Note :—** Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

**SECTION—A**

1. Discuss the concept of need conflict with example in light of Need Hierarchy Theory of Motivation. 20
2. Write notes on :
  - (a) Measurement of motives 10
  - (b) Personality and Self Concept. 10

**SECTION—B**

3. What are the dynamics involved in perception ? Explain the perceptual process in detail with examples. 20
4. What are the elements of Consumer Learning ? Explain how the principle of reinforcement affects the consumer learning. 20

### **SECTION—C**

5. What do you mean by "Reference Group Appeal ?" How and why marketers need to undertake a systematic study of consumer related reference groups ? 20
6. Explain the concept of Culture and Sub-Culture with example. How the sub-culture influences the consumer buying behaviour decisions ? Discuss with examples. 20

### **SECTION—D**

7. Why marketers consider the role and influence of opinion leaders significant ? Discuss. 20
8. Discuss the different types of consumer decisions and decision rules which consumer may undertake while taking decisions. 20

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**Subject Code : 104927**

**M.Com. 3<sup>rd</sup> Semester (Batch 2023-25) (CBGS)**

**RETAIL MANAGEMENT**

**Group-D : Marketing**

**Paper—MCO03010T**

Time Allowed—3 Hours]

[Maximum Marks—100

**Note :—** Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

**SECTION—A**

1. "India has developed as a major and most favourite destination for different retail sector players". Discuss the importance of retailing in the Indian Economy.
2. What are the different Retail Formats ? Explain the role of different Sociological and Economical factors in the evolution of Retail Formats.

**SECTION—B**

3. Critically analyse that how the changes in the retail marketing has affected the consumer decision making process. Also enlist the behaviour patterns of Retail Shoppers in India.

4. Has franchising been successful in India ? What are the factors that are critical for the success of a franchise operation ?

### **SECTION—C**

5. Explain the five rights of merchandising. What is the significance of merchandising for a retailer ?
6. Discuss the concept of Merchandise Planning and Assortment Planning. How these are important in Retail Management ?

### **SECTION—D**

7. Explain the following :
- (a) Global Sourcing
  - (b) Merchandise Sourcing
  - (c) Private Labels
  - (d) Markdowns.
8. What are the reasons of emergence of Category Management ? Is the process of Category Management applicable to Indian Retailers ?