Roll No.

Total No. of Pages: 02

Total No. of Questions: 17

M.Com. (Sem.-4)

RISK MANAGEMENT IN INSURANCE BUSINESS

Subject Code: MCOPBI-422-18

M.Code: 77945
Date of Examination: 15-07-22

Time: 3 Hrs.

Max. Marks: 60

INSTRUCTIONS TO CANDIDATES:

- SECTION-A contains EIGHT questions carrying TWO marks each and students have to attempt ALL questions.
- SECTION-B consists of FOUR Subsections: Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and students have to attempt any ONE question from each Subsection.
- SECTION-C is COMPULSORY and consists of ONE Case Study carrying TWELVE marks.

SECTION-A

Write short notes on the following:

- 1. Sources of Risk
- 2. Risk avoidance
- 3. Degree of Risk
- 4. Retention of risk
- 5. Insurable Risk
- Endorsements
- Health Insurance
- 8. Principle of proximate cause.

SECTION-B

UNIT-I

- 9. Briefly discuss types of risk and methods of handling risk and diversification of risk.
- 10. Discuss Risk management process and its techniques.

UNIT-II

- 11. Explain methods of loss prevention and risk reduction.
- 12. Explain tools/techniques for the perception of risk.

UNIT-III

- 13. Discuss principles of insurance and legal aspects of insurance contracts.
- 14. Role, power and functions of IRDA.

UNIT-IV

- 15. Explain tax benefits under various insurance policies.
- 16. Explain Computation of insurance premium, rider premium and bonuses.

SECTION-C

17. Case Study:

Mr. Raymond insures his ship against the perils of the sea for Rs. 5,00,000. The ship was burnt partially and loss estimated is Rs. 2,00,000 When Mr. Raymond asks for claim, insurance company denies the claim.

Questions:

- a. Explain the reason for denial of the claim.
- b. Explain the principle under which the above example has to be dealt.

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Roll No. Total No. of Questions: 17

Total No. of Pages: 02

M.COM. (Sem.-4)

BANKING LAWS

Subject Code: MCOPBI-421-18

M.Code: 77944 Date of Examination: 13-07-22

Time: 3 Hrs.

Max. Marks: 60

INSTRUCTIONS TO CANDIDATES:

- 1. SECTION-A contains EIGHT questions carrying TWO marks each and students have to attempt ALL questions.
- 2. SECTION-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and students have to attempt any ONE question from each Subsection.
- 3. SECTION-C is COMPULSORY and consist of ONE Case Study carrying TWELVE

SECTION-A

Write briefly:

- 1) Regional Rural Banks
- 2) Small Finance Banks
- TWO functions of commercial banks
- 4) Promissory Note
- Endorsement
- Presentment and Payment
- Book Evidence Act
- 8) Full form of SARFAESI

SECTION-B

UNIT-I

- 9) Briefly discuss various classification and types of Bank.
- 10) Discuss the role of reserve bank as regulator of Banking System.

UNIT-II

- 11) Briefly discuss various provisions of Negotiable Instrument Act 1881.
- 12) Explain various parties in Negotiable Instrument.

UNIT-III

- 13) Explain credit control and various methods of credit control.
- 14) Explain provisions relating to certain operations of banking companies.

UNIT-IV

- 15) Briefly discuss the law of limitation with reference to provisions of Bankers Book Evidence Act.
- 16) Explain banking ombudsman lok adalats and lenders liability act.

SECTION-C

17) Case Study:

A draw a 'no consideration' bill on B. B transfers this bill (no consideration bill) to C and further C transfers it (consideration bill) to D. When D discounts that bill, it was dishonoured. Based on this information, answer the following questions.

Questions:

- a. Can D recover the amount from all the prior parties?
- b. Does A, B and C has some remedy against the claim of D?

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Roll No.

Total No. of Pages: 02

Total No. of Questions: 17

M.Com. (Sem.-2)

HUMAN RESOURCE MANAGEMENT

Subject Code: MCOP-205-18 M.Code: 75935

Date of Examination: 14-07-22

Time: 3 Hrs.

Max. Marks: 60

INSTRUCTIONS TO CANDIDATES :

- SECTION-A contains EIGHT questions carrying TWO marks each and students have to attempt ALL questions.
- SECTION-B consists of FOUR Subsections: Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and student has to attempt any ONE question from each Subsection.
- 3. SECTION-C is COMPULSORY and consists of ONE Case Study carrying TWELVE marks.

SECTION-A

- Write the objectives of Human Resource Management.
- 2) What are the uses of Job Analysis data?
- 3) What are the needs for induction program?
- Enlist the external sources of recruitment.
- 5) Differentiate between wage and salary.
- 6) What is the role of Quality Circles?
- 7) Define Collective Bargaining.
- Define Industrial Relations.

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SECTION-B

UNIT-I

- 9) Explain the evolution of Human Resource Management.
- 10) Discuss the factors affecting Human Resource Planning.



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UNIT-II

- 11) Describe the process of career planning and development.
- 12) Explain various off the job methods of employee training.

UNIT-III

- 13) Discuss the elements of employee compensation.
- 14) What are the main statutory social security measures for industrial workers in India?

UNIT-IV

- 15) Discuss the Psychological Approach to Industrial Relations.
- 16) Explain the steps collective bargaining process.

SECTION-C

17) Case Study:

Given the current labour market, the cost of recruiting and hiring are becoming more apparent than ever to organisations. After going through the difficulty of attracting and hiring talented people, businesses do not want to lose them to competitors. Difficulty in staffing has created an emphasis on retaining human resources. Applied industrial technologies, a Mumbai- based business has taken steps to reduce turnover. Specifically, they have made self fulfilment - the process of helping each person reach their full potential- a central value in the organization. According to the CEO, the company views its self fulfilment mission as important as salary and benefits in motivating talented employees. He attributes a doubling in revenues over the past eight years and a turnover rate below the industry average to the self-fulfilment program.

Questions:

- a) What actions would you take to make staffing program successful in Applied Industrial technologies?
- b) What measures you will take to make self-fulfilment program successful?

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