

**PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)**

**BCom DEGREE EXAMINATION MAY 2018
(Sixth Semester)**

Branch - **COMMERCE (BANKING & INSURANCE)**

RISK MANAGEMENT

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (10 x 2 = 20)

- 1 Define Risk.
- 2 What is Speculative Risk?
- 3 Write the meaning of Safety Audit.
- 4 How risk is avoided?
- 5 What is Risk Financing?
- 6 How to transfer Risk?
- 7 What is the meaning of Risk Management?
- 8 Write the various Credit Derivatives.
- 9 What are the stages of Operational Risk Management System?
- 10 What is Merger and Acquisitions in the concept of risk management?

SECTION - B (25 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks (5 x 5 = 25)

- 11 a Explain the concept of Corporate Risk Management.
OR
b What are the various Risk Management Process?
- 12 a Explain the Risk Identification Factors.
OR
b Write the different between Risk Control and Risk Avoidance.
- 13 a Explain the concept of Captive Insurer.
OR
b What is Non-insurance transfer?
- 14 a What are the various methods of Market Risk?
OR
b Explain the importance of Securitization of Credit Risk System.
- 15 a Write the importance of operational risk management.
OR
b What do you understand by the concept of Strategic Risk Management system

SECTION - C (30 Marks)

Answer any THREE Questions

ALL Questions Carry EQUAL Marks (3 x 10 = 30)

- 16 Describe the scope and objectives of Risk Management.
- 17 Summarize the various risk control factors.
- 18 Explain the determinations of risk reduction retention levels.
- 19 Briefly explain the various methods of Credit Risk Management.
- 20 Discuss the concept of manage risk in Merger and Acquisition.

Z-Z-Z

END