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T.Y.B.Com. (CBCS) (Semester -V)
EXAMINATION NOVEMBER 2022
Banking & Financial Services Major-II
Bank Management

[Duration : 2 Hours]

[Total Marks :80]

Instructions:

1. All questions are **Compulsory**; however internal choice is available.
2. Answer sub-questions in **Question 1 and 2** in not more than **100 words** each.
3. Answer questions from **Questions 3 to 6** in not more than **400 word** each.
4. Figures to the right indicate **maximum marks** to the question.

Q.1 Answer **Any Four** of the following

(4 x 4 = 16 Marks)

- a) Explain in brief different types of Reserve and Surplus.
- b) Explain the financial disclosures regarding Investment.
- c) Explain in brief different types of Operating Expenses.
- d) Explain the significance of Asset-Liability Management
- e) Explain the principles of Lending.
- f) Write a brief note on Treasury functions.

Q.2 Answer **Any Four** of the following:

(4 x 4 = 16 Marks)

- 1) Explain the sources of Risk
- 2) Write a brief note Tier -I and Tier -II capital
- 3) Write a short on Risk Management and Control
- 4) Explain the objective of Ombudsman scheme
- 5) Explain in brief different Source of Marketing Information System.
- 6) Explain the concept of Telemarketing

Q.3 A. The following are the figures extracted from the books of ABC Bank Ltd. (Scheduled Commercial Bank) as on 31.3.2018. You are required to prepare the balance sheet with the necessary schedules:

(12)

Assets	Amount	Liabilities	Amount
Stationary and Stamps	40,770	Paid up Capital	2,00,000
Premises	4,80,000	Statutory Reserves	2,09,933
Bills Purchased Discounted	16,00,000	Balance of Profit	11,80,132
Cash Credit, Overdrafts and Loan Repayable on Demand	22,08,000	Demand Deposits	13,65,227
Term Loan	10,00,000	Saving Deposit	17,20,000
Investment in Govt. Securities	1,20,000	Term Deposit	8,75,000
Investment in Shares	92,500	Interest Accrued	2,98,128
Balance at Bank and Money Call at Short Notice	2,84,500	Borrowings	Nil
Cash in Hand	650		
Cash Balance with RBI	22,000		

OR

B. Explain the components which appear on the Income and Expenditure side of Profit and Loss Account. (12)

Q.4 A. Explain the Objective and Components of Bank Investment. (12)

OR

B. Elaborate the need, significance and benefits of Asset-Liability Management in Banks in India. (12)

Q.5 A. What is Risk Management? Explain in brief Risk Management process. (12)

OR

B. Explain Non-Deposit Sources in Banks with their relative importance. (12)

Q.6 A. Explain in brief Role of Direct Selling and Direct Marketing Agent in Bank Marketing (12)

OR

B. Explain the various Consumer Disputes Redressal Agencies under Consumer Protection Act. (12)