

**Vidya Vikas Mandal's**  
**Shree Damodar College of Commerce & Economics, Margao-Goa**  
**TY B. Com, Semester-V, Semester End Examination January 2022**  
**Banking & Financial Services (DSE 2)**  
**Bank Management (COD 108)**

**Duration: 2 hrs**

**Max Marks:80**

**Instructions:**

- 1) Start each question on a fresh page.
- 2) All questions are compulsory.
- 3) Figures to the right indicate maximum marks..
- 4) Answer sub-questions in question number 1 and 2 each in not more than 100 words.
- 5) Answer question number 3 to 6 each in not more than 400 words.

**Q.1) Answer ANY FOUR of the following. (4x4=16)**

- (a) What are the interest based sources of income of a bank?
- (b) Explain any one schedule needed to prepare the profit and loss account of bank.
- (c) Explain any 4 objectives of ALM.
- (d) What is ALM process?
- (e) What do you understand by Treasury operations?
- (f) What are Approved and Non-approved Securities?

**Q.2) Answer ANY FOUR of the following. (4x4=16)**

- (a) What is legal risk?
- (b) Explain any 2 methods of deposit pricing.
- (c) What is risk process?
- (d) What do you understand by bank marketing?
- (e) Explain Market Leader as a bank marketing strategy.
- (f) What is the Importance of customer redressal in banks?

**Q3. (A) Comment on the additional disclosure requirements prescribed by RBI. (12)**

OR

**Q3. (B) Explain the various items on liability of a balance sheet of a bank. (12)**

**Q4. (A) What are the principles of banks Lending policy? (12)**

OR

**Q4.(B) Elucidate on the ALM Techniques and Tools. (12)**

**Q5. (A) What is liquidity and credit risks? Explain the causes of both. (12)**

OR

**Q5.(B) State and explain the importance of deposit pricing? (12)**

Q6.(A) State and explain any 6Ps of bank marketing. (12)

OR

Q6 (B) State and explain the various objectives of bank marketing. (12)