

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)