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**T.Y.B.Com Semester V (CBCS) Ordinance
EXAMINATION MAY 2023
Banking & Financial Services Major-II : Bank Management**

[Time: 2 Hours]

[Max. 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 words** each.
4) Figures to the right indicate **maximum marks** to the question.

Q1 Answer Any Four of the following:

4x4=16

- a) Explain the Significance of Investments and Advances.
- b) Explain in brief Additional Disclosures prescribed by RBI.
- c) Explain in brief four sections of Profit and Loss account of a bank.
- d) Explain the benefits of Asset-Liability Management
- e) Explain the components of Credit Management.
- f) Write a brief note on Treasury Operations.

Q2 Answer Any Four of the following:

4x4=16

- 1) Explain in brief different types of Operational Risk.
- 2) write a brief note on Deposit Insurance.
- 3) Explain in brief components of Non-Deposits Sources.
- 4) Explain the Internal Machinery to handle Customers Grievances.
- 5) Write a short on emerging Trends in Marketing of Banking Services.
- 6) Explain the objective of Bank Marketing.

- Q3** A. The following are the figures extracted from the books of ABC Bank Ltd. **12**
(Scheduled Commercial Bank) as on 31.3.2018.

Particulars	Amount
Interest and Discount received	20,60,000
Interest on Deposits	12,02,000
Interest on subscribed capital	5,00,000
Reserve under section 17	3,50,000
Commission, Exchange and Brokerage	90,000
Rent received	30,000
Profit on sale of Investment	95,000
Salaries and Allowances	1,05,000
Director's fees and allowance	12,000
Rent, taxes, lighting	54,000
Printing and stationery	12,000
Postage and telegram	25,000
Other Expenditure	12,000
Auditors fees and expenses	4,000
Depreciation on Bank Property	12,500

Additional Information:

1. Provision for bad and doubtful debts necessary Rs. 2,00,000.
2. Provision of Income Tax Rs. 3,50,000.

OR

- B.** Discuss in detail the various components which appear on the Liabilities and Asset side of Bank Balance Sheet. **12**

- Q4** A. What is Loan Policy? Explain in brief contents of a Loan Policy. **12**

OR

- B.** What is Asset Liability Management? Elaborate the significance and benefit of Asset-Liability Management in Banks in India. **12**

- Q5** A. Elaborate in detail types of Risks in Banking Business. **12**

OR

- B.** Explain the Sources of Bank Funds with their relative importance. **12**

- Q6** A. Describe the 7Ps of Marketing of Banking and Financial Services. **12**

OR

- B.** Explain in brief External Customers Grievances Redressal Mechanism in Banks. **12**