

U.P. B.Com Courses (CBCS) Ordinance (Semester V)  
**EXAMINATION OCTOBER 2019**  
**Banking & Financial Services Major 2 : Bank Management**

[Duration : Two Hours]

[Max. Marks: 80]

**Instruction :**

- 1) All questions are compulsory however internal choice is available
- 2) Answer sub- questions in Questions 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 questions.

- Q.1 Answer any four of the following **4X4=16**
- a) Explain the significance of Deposits and Borrowings
  - b) Explain any four financial disclosure requirements of banks
  - c) Explain the components of income side of banks Profit and Loss Account
  - d) Explain the objectives of Asset – Liability Management
  - e) Explain any four objectives of Loan policy
  - f) Explain in brief the functions of Treasury

- Q.2 Answer any four of the following **4X4=16**
- 1) Briefly explain the Risk Process
  - 2) What is Capital? State the components of Bank Capital
  - 3) Explain any four Pricing Objectives in bank
  - 4) Explain the role of Direct Selling Agent and Direct Marketing Agent
  - 5) Write a short note on Consumer Protection Councils.
  - 6) Explain any four functions of Marketing Information System

- Q.3 A) Following balances are extracted from the books of XYZ Bank Ltd. For the year ended 31<sup>st</sup> March 2018 you are required to prepare the statement of Profit and Loss Account. **12**

Particulars	Amount
Interest on cash credits	4,80,000
Interest on fixed deposit	5,96,000
Interest on loan	5,60,000
Establishment expenses	1,20,000
Audit fees	10,000
Commission charged	14,000

Interest on Cheques	1,20,000
Interest on saving bank accounts	1,44,000
Postage and telegram	4,000
Printing and stationary	6,000
Rent and taxes	44,000
Sundry expenses	4,000
Discount on bills discounted	3,30,000

Additional information :

1) Make a provision of Rs.60,000 for doubtful debts

OR

B) Explain the components which appear on the Asset and Liabilities side of bank Balance Sheet. **12**

Q.4 A) What is Treasury Operations? Explain the various Treasury Products available in market. **12**

OR

B) Discuss the Asset – Liability Management Framework in banks in India. **12**

Q.5 A) Define Risk. Elaborate in detail different types of Risks in Banks. **12**

OR

B) Discuss in brief the various Methods of Pricing of Deposits **12**

Q.6 A) Explain the various Marketing strategies adopted by Banks in Marketing **12**

OR

B) Explain the Procedure for Redressal of Grievances under Banking Ombudsman scheme. **12**