



B.Com. (Semester – VI) Examination, April/May 2019
BANKING AND FINANCIAL SERVICES (Major – 1)
Bank Management (New Course)

Duration : 2 Hours

Total Marks : 80

Instructions : 1) **All questions are compulsory, however internal choice is available.**

2) **Answer sub-questions in Question No. 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 full marks to the question.**

1. Answer **any four** of the following : **(4×4=16)**

- a) Explain trend analysis as one of the technique of Balance sheet Analysis.
- b) Write short note on Schedule No : 2 of Balance Sheet of Bank.
- c) State the format of Profit and Loss Account of Banks in India.
- d) How does Sensitivity as one of the component of "CAMELS" rating system affects Bank ?
- e) What are the objectives of Asset Liability Management ?
- f) Explain the term credit Management in Banks.

2. Answer **any four** of the following : **(4×4=16)**

- i) What do you understand by risk management in Banks ?
- ii) List out the various types of liquidity risk.
- iii) Write short note on Relationship pricing method of deposit.
- iv) Enumerate any four objectives of Bank Marketing.
- v) What do you understand by CRM in Banks ?
- vi) What is the Banking Ombudsman Scheme ?

3. X) "Assortments of techniques are employed in analyzing financial statements". Discuss these techniques giving significance of each of these techniques. **12**

OR

Y) Discuss in detail the items covered under schedule No : 14, 15 and 16 under profit and loss statement of banks in India. **12**



4. X) State the functions of Treasury Department in banks and bring out its importance in Indian banks. 12

OR

- Y) "Investment bankers function as intermediaries in financial transactions". In the light of this statement elaborate on the role of Banks in investment management.

5. X) "Bank capital plays a critical role in the safety and soundness of individual banks and the banking system". Considering the statement explain the items of Tier 1 and Tier 2 capital. 12

OR

- Y) State and explain the eight areas that are considered important while pricing deposit.

6. X) Discuss the various Marketing strategies that should be adopted by banks to augment the volume of business. 12

OR

- Y) Elaborate the various provisions of Consumer Protection Act relating Bank Customer.