



B.Com. (Semester – VI) Examination, October/November 2017
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) State the items which appear on both sides of the balance sheet of the bank.
- b) Explain in brief the Common size statements and trend analysis as techniques of Balance Sheet analysis.
- c) Comment in brief the significance of Schedule 13 : Interest earned and Schedule 15 : Interest expenses.
- d) Point out the objectives of asset liability management.
- e) What do you mean by treasury operation in banks ?
- f) Enumerate the various types of approved and non-approved securities of bank investments.

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

- i) Bring out the difference between Operational and Systemic risk.
- ii) State the significance of components of bank's capital.
- iii) What are the non-deposit sources of funds to a bank ?
- iv) List out the importance of Bank Marketing.
- v) Explain in brief the concept of Customer Relationship Management in banks.
- vi) What is the *Banking Ombudsman* Scheme ?



3. X) Describe in detail the various Schedules of Profit and Loss Account along with the relevance of each item. 12

OR

- Y) What do you mean by 'CAMELS Rating System' ? Discuss in details six factors represented by the acronym "CAMELS".

4. X) Explain the concept of Asset-Liability Management and Discuss its need and significance in the context of bank financial management. 12

OR

- Y) Define the concept of Credit Management and Elaborate the Principles of Sound Bank lending.

5. X) What do mean by Risk management ? Explain the various types of risk associated with banks. 12

OR

- Y) "Pricing of deposits derives more significance in present day context in banking business due to competition" in the light of this statement discuss the various methods used in Pricing of deposits.

6. X) Today's focus in banking business is formulation of ideal marketing mix so that the bank survives and thrives in the right perspective. In view of the same elaborate the significance of 7Ps of marketing in banking and financial services in India. 12

OR

- Y) What is the scope of Banking Ombudsman Scheme ? Discuss in detail the mechanism of redressal under the said Scheme.