

**B.Com. (Semester – VI) Examination, April 2018**  
**BANKING & 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 Marks)

- a) State the significance of contingent liability as component of banks Balance Sheet.
- b) Enumerate any four uses of Ratio Analysis.
- c) Elaborate the importance of schedule 14: Other Income, under Profit and Loss account.
- d) Write a short note on Asset – Liability Management Committee.
- e) List out the major components of loan policy document.
- f) What are Non-SLR investments ?

2. Answer **any four** of the following :

(4×4=16 Marks)

- i) Define interest rate risk.
- ii) Explain the concept of Deposit Insurance.
- iii) What do you mean by systemic risk ?
- iv) Explain in brief the concept of Bank Marketing.
- v) Write short note on Consumer Disputes Redressal Agencies.
- vi) Explain the importance of Customer Relationship Management in Banks.



3. X) List out the various schedules under Profit and Loss Accounts of Banks and discuss their relative significance.

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OR

- Y) Explain in detail the various types of common techniques that are used for Balance Sheet analysis.

4. X) Elaborate the need, significance and benefits of Asset-Liability management in banks in India.

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OR

- Y) Discuss the various components of bank investments in India.

5. X) Bank has to face various types of risk in banking business, in context of the same enumerate the composition and management of these risks in banks.

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OR

- Y) State and explain the various components of bank's Capital along with their relative significance.

6. X) Discuss the various kinds of marketing strategies that can be adopted by bank which will contribute towards a bank success.

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OR

- Y) Explain the various provisions of Consumer Protection Act and List out the types of deficiencies for which banks are liable under the Act.