



B.Com. (Semester – VI) Examination, April 2016
BANKING AND FINANCIAL SERVICES (Major – I)
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 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.

1. Answer **any four** of the following : (4×4=16)
- a) State any four significance of Balance Sheet of Banks.
 - b) What is Ratio Analysis ?
 - c) State the schedules of Profit and Loss Account of a Bank.
 - d) Summarise any four benefits of Asset Liability Management.
 - e) What do you understand by Credit Management ?
 - f) State the components of Bank Investments.
2. Answer **any four** of the following : (4×4=16)
- 1) What is Risk Management ?
 - 2) Discuss any four importance of Pricing of Deposits.
 - 3) State the components of Bank Capital.
 - 4) Discuss any four objectives of Bank Marketing.
 - 5) Write a brief note on Customer Relationship Management.
 - 6) State any four types of Deficiencies of bank Services under Consumer Protection Act.



3. A) Discuss in detail the various items on Liabilities side and Assets side of a Bank Balance Sheet. 12
- OR
- B) Elaborate CAMELS Model as a Tool to analyse Bank Performance. 12
4. A) Explain the Asset-Liability Management framework in Banks. 12
- OR
- B) Describe in detail various principles of Bank Lending. 12
5. A) Elaborate in detail different Types of Risks in Banks. 12
- OR
- B) What is Pricing of Deposit ? Elaborate the different Methods of pricing of Deposits. 12
6. A) Describe the 7Ps of Marketing of Banking and Financial Services. 12
- OR
- B) Describe in detail various Customer Grievance redressal Mechanism in Banks. 12