



**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