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Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
TY B.Com, Semester-VI, Semester End Examination, January 2021(OC 45)
Banking & Financial Services (Major -I)
Bank Management(Old Course)

Duration: 2hrs

Max Marks: 80

Instructions:

1. Start each question on a fresh page.
2. All questions are compulsory.
3. Figures to the right indicate maximum marks.
4. Answer sub-questions in Question 1 and 2 each in not more than 100 words
5. Answer Questions no.3 to Question no.6 each in not more than 400 words

Q 1. Answer ANY 4 of the following

(4x4=16)

- a) Explain trend analysis as a technique of balance sheet analysis.
- b) State 4 uses of Ratio Analysis.
- c) What is CAMELS Rating?
- d) Discuss the need for credit rationing.
- e) What do you mean by treasury operations?
- f) Explain the term credit management in banks.

Q 2. Answer ANY 4 of the following

(4x4=16)

- a) List out the various types of liquidity risk.
- b) State 4 objectives of Bank Marketing.
- c) Write a short note on Relationship Pricing Method of deposit.
- d) What do you mean by Interest rate risk.
- e) Explain the concept of deposit Insurance.
- f) Write a short note on Consumer Dispute Redressal Agencies.

Q 3A. What do you understand by Financial Analysis of Banks? Discuss any five ratios that are relevant for banking in India.

OR

(12)

B.Explain in detail the various types of common techniques used in Balance Sheet Analysis.

Q 4A. State the functions of Treasury Department in Banks and bring out its importance in Indian Banks.

OR

(12)

B. State and explain benefits of Asset Liability Management in Banks in India.

Q 5A. State and explain the six areas that are considered important while pricing deposit.

OR

(12)

B. Define Liquidity Risk. Explain the different approaches used to measure the liquidity risk.

Q 6A. Explain the various provisions of Consumer Protection Act relating to bank customer.

OR

(12)

B. Discuss the various marketing strategies that should be adopted by banks to augment the volume of business.