

Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
TY B. Com, Semester-V, Semester End Examination, January 2021
Banking & Financial Services
Bank Management (DSE 2) COD 108

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 in not more than 100 words each.
- 5) Answer questions 3 to 6 in not more than 400 words.

Q1. Answer any four of the following. (4x4=16)

- (i) Comment on the non-interest source of income of a bank.
- (ii) Explain Schedule 2 of a balance sheet of a bank.
- (iii) What is meant by money at call and short notice?
- (iv) What do you understand by Asset-Liability Management?
- (v) What is the importance of Information system in Asset Liability Management?
- (vi) What are the components of Statutory Liquidity Ratio?

Q2. Answer any four of the following. (4x4=16)

- (i) What is liquidity risk?
- (ii) Explain any two causes of credit risk.
- (iii) Explain any two risk management tools.
- (iv) What is Market Leader Strategy in bank marketing?
- (v) Comment on any two emerging trends in bank marketing.
- (vi) Explain any two Ps of marketing of banking and financial services.

Q3. (A) Explain in detail the asset side of a balance sheet of a bank. (12)

OR

Q3. (B) Comment on the Financial disclosures of a bank, prescribed by RBI. (12)

Q4. (A) State and explain the principles of sound lending followed by a banker. (12)

OR

Q4 (B) Write a note on the significance of the treasury operations of a bank. (12)

Q5 (A) Elaborate on the importance of pricing of deposits by banks. (12)

OR

Q5 (B) What do you understand by deposit insurance? Explain the role of Deposit Insurance and Credit Guarantee Corporation of India. (12)

Q6 (A) Elaborate on the objectives of bank marketing. (12)

OR

Q6 (B) Comment on the Banking Ombudsman Scheme. (12)