

2022
Master of Commerce
Third Semester
Group – F: Banking and Insurance
MC-313: Bank Management

Time allowed: 3 Hours

Max. Marks: 80

NOTE: Attempt five questions in all, selecting atleast one question from each Unit. All questions carry equal marks.

x-x-x

UNIT I

1. Discuss the main functions and services rendered by Indian banks? What are the functions of India's central bank?
2. Explain the parameters for assessing the financial adequacy of a borrower?
3. Write short notes on any two:
 - a) Asset management companies
 - b) Difference between Private and foreign Banks
 - c) Principle of capital adequacy.

UNIT II

4. Discuss the provisions of Revenue Recovery Act 1890?
5. What are NPA's? What are early warning signs that indicate that a particular asset is going to become NPA?
6. What are the remedies available with banks to recover their bad loans? Also discuss recent measures undertaken by RBI to reduce NPA's?

UNIT III

7. What are the guiding principles while investing in government securities?
8. Discuss profitability management in Banks? What are the current issues and challenges in managing profits?

UNIT IV

9. Write a detailed note on Complete Centralised Solution?
10. What do you understand by e-banking? Discuss the advantages and challenges involved in e-banking system?

x-x-x