

(i) Printed Pages : 2

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(ii) Questions : 9

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Exam. Code :

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Bachelor of Commerce 3rd Semester (Hons.)
(1129)

BANKING : BANK MANAGEMENT

Paper — BCH 310

Time Allowed : Three Hours]

[Maximum Marks : 80

Note :— Attempt any **FOUR** questions from Section—A of **5** marks each. Attempt **TWO** questions each from Section—B and Section—C of **15** marks each.

SECTION—A

I. Attempt any FOUR questions :

- (a) Write a short note on Capital Adequacy norms for Commercial Banks in India.
- (b) List the factors affecting loan policy of a bank.
- (c) What do you mean by Risk Weighted Assets Ratio System ?
- (d) State and explain various types of NPA's.
- (e) Write a note on Portfolio Management in Banks.
- (f) Explain currency management by RBI.

SECTION—B

II. What do you mean by financial performance analysis ? What ratios are used to make financial performance analysis ?

- III. Discuss the various types of Risks associated with banking system and the methodology for managing these risks. Illustrate with examples.
- IV. State and explain the role of RBI as a Central Bank of the country on the Bank Performance.
- V. What lending principles are taken into account by banks in India while granting loans and advances ?

SECTION—C

- VI. Explain in detail the main reasons for bank assets becoming NPA's. Suggest measures how to overcome NPA's ?
- VII. What do you understand by Debt Recovery Tribunal ? Explain the provisions of Revenue Recovery Act.
- VIII. 'The allocation of bank funds into investment in long-term securities plays an important role in improving profitability of banks.' Discuss.
- IX. State and explain the role of information and communication technology in management of banks and financial services sector.