

(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.)

1128

BANKING : BANK MANAGEMENT

Paper : BCH 310

Time Allowed : Three Hours]

[Maximum Marks : 80

Note :— (1) Attempt any **four** questions from sections-A of **5** marks each.

(2) Attempt **two** questions each from section-B and section-C of **15** marks each.

SECTION—A

1. Attempt any four questions :

- (a) Write a note on regulatory environment in banking sector.
- (b) Explain the coverage ratios used for analysis of financial statements.
- (c) Discuss various types of NPA'S.
- (d) What do you mean by Risk Weighted Assets Ratio System ?
- (e) Write a note on Portfolio Management in banks.
- (f) What do you mean by Internet Banking and Mobile Banking ?

SECTION—B

- 2. What do you mean by financial performance analysis ? What ratios are used to make financial performance analysis ?
- 3. State and explain the role of RBI as a Central Bank on the bank performance.

4. Briefly explain the capital adequacy norms to be followed by Commercial Banks in India.
5. What lending principles are taken into account by banks while granting loans ? List out factors affecting loan policy of a bank.

SECTION—C

6. Explain in detail the main reasons for bank assets becoming NPA's. Suggest measures how to overcome NPA's.
7. What do you mean by Debt Recovery Tribunal ? Explain the provisions of Revenue Recovery Act.
8. 'Investment of Bank Funds in long term securities plays an important role in increasing the profitability of Banks'. Discuss.
9. State and explain the role of Information and Communication Technology in Banking and Financial Services sector.