

1127

Bachelor of Commerce (Hons.)-3rd Semester
BCH-310: Banking: Bank Management

Time allowed: 3 Hours

Max. Marks: 80

NOTE: Attempt four short answer type questions from Section-A. Attempt two questions from Section-B & C respectively.

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SECTION-A

- I. Attempt the following: -
- (a) Explain currency management by RBI.
 - (b) Write a short note on capital adequacy norms for Indian Commercial Banks.
 - (c) List the factors affecting loan policy of a bank.
 - (d) Write a note on internet banking.
 - (e) Discuss the coverage ratios used for the analysis of financial statements.
 - (f) Explain briefly NPA Management. (4×5)

SECTION-B

- II. "RBI has to facilitate the flow of adequate volume of bank credit for the development of business and agriculture and at the same time restrain undue credit expansion to keep inflationary pressure under control." Explain the statement. (15)
- III. How can an investor do the financial analysis of a bank? Explain in detail the advantages and disadvantages of financial analysis. (15)
- IV. Discuss the various types of risks associated with the banking system and the methodology for managing these risk? Illustrate with examples. (15)
- V. What is the meaning of Risk Weighted Assets Ratio System? What are the advantages of adoption of this system? (15)

SECTION-C

- VI. Discuss several aspects of Debt Recovery Tribunals and the recovery procedures followed by it. (15)
- VII. Explain in detail the main reasons for assets becoming NPSs and the methods to tackle the NPAs. (15)
- VIII. Write a note on the significance of long term securities investment management in commercial banks in India. (15)
- IX. What is the role of information technology in banking and financial services? (15)

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