

(i) Printed Pages : 3]

Roll No.

(ii) Questions : 10]

Sub. Code :

3	8	3	8
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Exam. Code :

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**Master of Commerce 3rd Semester
Examination**

1127

BANK MANAGEMENT

(Group F : Banking and Insurance)

Paper : M.C-313

Time : 3 Hours]

[Max. Marks : 80

Note :- Attempt any *five* questions in all, selecting at least *one* question from each Unit. Each question carries equal marks.

Unit-I

1. Briefly explain the structure of Indian Banking System. Will merger really help the banks to improve their performance ?

16

NA-192

(1)

Turn Over

2. (i) Capital adequacy ratio.
(ii) Principles of sound lending. 8,8
3. (i) Guidelines issued by RBI on entry of new private banks.
(ii) Structural and infrastructural analysis. 8,8

Unit-II

4. What do you mean by Non-performing assets ? Why NPAs arise ? Discuss the methods of NPA management. 16
5. (i) Classification of loan assets.
(ii) Loan recovery tribunals and their effect in banking. 8,8

Unit-III

6. What do you mean by Investment Management ? Explain the government securities available with the banks. 16
7. (i) Explain maturity and yield.
(ii) How profitability is managed in banks ? 8,8

Unit-IV

8. Define e-banking and various e-channels. Do you think internet banking is the most serving channels of customer needs and why ? 16
9. What are the challenges faced by e-banking system ? Explain the security measures followed while doing e-banking. 16
10. (i) Difference between traditional banking and e-banking.
- (ii) Features of complete centralized solution. 8,8