

1125

B.Com. (Hons.) Third Semester
BCH-310: Bank Management

Time allowed: 3 Hours

Max. Marks: 80

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

x-x-x

Section – A

I. Attempt the following:-

- a) Briefly discuss the currency management by RBI.
- b) What is Economic Value Added?
- c) List various types of risks in banking industries.
- d) List the factors affecting loan policy of a bank.
- e) Write a short note on Electronic Bank.
- f) Write a note on Duration Gap Analysis.

(4x5)

Section – B

- II. Write a note on as the regulatory environment of Banks at present. Further also discuss the rules of RBI as a monetary policy maker and ~~reinsurer~~? (15)
- III. Explain the following:-
 - a) Certificates of deposits and commercial papers
 - b) Capital adequacy norms for Indian Commercial Banks.(15)
- IV. Discuss in detail the methodology for managing risks in the banks? Illustrate with examples. (15)
- V. Which are the main elements of the Balance Sheet of a commercial bank? Explain how does the analysis of income statement of a bank help the management and other stakeholders? Also discuss the networking capital ratio and the coverage ratio of a bank? (15)

Section – C

- VI. Explain the Asset Liability Management of a commercial bank by considering inner of guidelines, modifications, finding and capital planning and the liquidity risk management. (15)
- VII. Discuss in detail the role of IT in banking and financial services? (15)
- VIII. Write short notes on:-
 - a) Debt Recovery Tribunal
 - b) NPA Management(15)
- IX. Discuss the nature and significance of long term securities investment management in commercial banks in India? (15)

x-x-x