· (i) Printed Pages: 2 Roll No.

(ii) Questions : 10 Sub. Code: 3 8 3 8

Exam. Code: 0 | 5 | 0 | 3

Master of Commerce 3rd Semester (2123)

BANK MANAGEMENT

Paper—M.C.-313 (Group F: Banking and Insurance)

Time Allowed: Three Hours [Maximum Marks: 80

Note: Attempt FIVE questions in all, selecting at least ONE question from each Unit, each carries 16 marks.

UNIT-I

- Discuss the functions and services of Commercial Banks in India.
 What kind of changes/development you have observed during last five years?
- 2. Discuss in detail Capital Adequacy norms. Why and how these are important for Banking Sector?
- 3. How to analyse a project before sanctioning loan? Discuss structural and infrastructural analysis in detail.

UNIT-II

4. Discuss in detail types of Non-Performing Assets (NPA). How to manage NPA under present environment? Discuss the role of loan recovery tribunals? Discuss the basic provisions of Revenue Recovery Act.

UNIT-III

- 6. How the Banks should manage investments? Highlight the factors determining investment in Government securities.
- 7. How to plan and manage profitability in Banks? How to diversify risk in Banking?

UNIT-IV

- 8. Discuss issues and challenges in E-Banking. How to overcome from present challenges?
- Discuss in detail development in Electronic Delivery Channels adopted by Indian Banks. Highlight the challenges in the adoption of Electronic Delivery Channels.
- 10. Write a detailed note on the following:
 - (a) Truncated Cheque
 - (b) Features of Complete Centralized Solution (CCS).