

(i) Printed Pages : 2

Roll No. ....

(ii) Questions : 10

Sub. Code : 

3	8	3	8
---	---	---	---

Exam. Code : 

0	5	0	3
---	---	---	---

Master of Commerce 3<sup>rd</sup> Semester

(2122)

**BANK MANAGEMENT**

(Group-F : Banking & Insurance)

Paper—M.C.-313

**Time Allowed : Three Hours] [Maximum Marks : 80**

**Note :—** Attempt **FIVE** questions in all, selecting at least **ONE** question from each Unit. Each question carries equal marks.

**UNIT—I**

1. Distinguish between Private and Foreign Banks. Describe the main functions performed by India's Central Bank. 8+8
2. Do you think Credit Analysis is essential before providing loan to the customers ? Explain the various Credit Appraisal Techniques used by commercial banks to analyse the credit worthiness of a borrower. 6+12
3. Write short notes on :
  - (a) Structural and Infrastructural Analysis
  - (b) Principles of Lending. 8+8

## UNIT—II

4. What do you mean by NPA's ? Explain different types of NPA's and its provisioning norms. Discuss the measures taken by RBI to tackle the problem of NPAs in banks. 16
5. Write short notes on :
- (a) Loan Recovery Tribunals
  - (b) Provisions of Revenue Recovery Act. 8+8

## UNIT—III

6. What are various types of Government Securities in India ? Explain the key-features of G-Sec bonds and T-bills. What are the risks involved in holding G-Secs ? What are the techniques for mitigating such risks ? 6+2+4+4
7. What is profitability management ? Why it is important for banks ? Describe the major issues and challenges in profitability management. 4+6+6
8. Write short notes on :
- (a) RBI guidelines on Credit allocation by India Banks
  - (b) Priorities in allocation on Bank Funds. 8+8

## UNIT—IV

9. Explain the security threats in E-banking transactions and discuss the steps taken by RBI to overcome them. 8+8
10. Write short notes on :
- (a) Difference between Traditional Banking and E-Banking
  - (b) Elements and Features of CCS in Banking. 8+8