

2031

Bachelor of Commerce (Hons.)
Third 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 each from Section B and C respectively.

x-x-x

Section – A

- I. Attempt any four of the following:-
- Elaborate regulatory environment in banking sector.
 - Discuss various types of NPA's.
 - What coverage ratios are used for analysis of financial statements?
 - Write a note on risk weighted asset ratio system.
 - Discuss portfolio management in banks.
 - Write a note on internet banking and mobile banking. (4x5)

Section – B

- State and explain the concept of financial performance analysis. Discuss the various ratios used to make financial performance analysis. (15)
- What role is played by Reserve Bank of India as a Central Bank on the bank performance of various public sector and private sector banks? (15)
- State and explain various capital adequacy norms to be followed by commercial banks in India. (15)
- While granting loans and advances, what lending principles are considered by banks? What factors affect loan policy of a bank? (15)

Section – C

- State and explain the main reasons for bank assets becoming NPA's. Suggest measures how to overcome NPA's. (15)
 - What is Debt Recovery Tribunal? Explain the provisions of Revenue Recovery Act. (15)
- P.T.O.

(2)

VIII. Investment of Bank Funds in long term securities plays an important role in increasing the profitability of banks? Discuss. (15)

IX. Write notes on:-

a) SARFESI Act, 2002

b) Role of ICT in Banking and Financial Services (15)

x-x-x