

2012
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:-

- a) Explain the coverage ratios used for analysis of financial statements.
- b) Write a note on regulatory environment in banking sector in India.
- c) Explain various types of NPAs.
- d) What do you understand by Risk Weighted asset ratio system?
- e) Explain currency management by RBI.
- f) Discuss the concept of portfolio management in Banks. (4x5)

Section – B

- II. What do you mean by financial performance analysis? What ratio's are used to make financial performance analysis? (15)
- III. State and explain the role of RBI as a central Bank on the Bank performance. (15)
- IV. Briefly explain the capital adequacy norms to be followed by commercial banks in India. (15)
- V. What lending principles are taken into account by banks while granting loans? List out factors affecting loan policy of a bank. (15)

Section – C

- VI. State and explain various reasons of bank assets becoming NPA's. Suggest measures how to overcome NPA's. (15)
- VII. What do you mean by 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. What do you understand by SARFESI Act? State and explain various objectives, advantages and process of SARFESI Act. (15)

x-x-x