

(AUTONOMOUS)
BCom DEGREE EXAMINATION DECEMBER 2017
(Third Semester)

Branch - **COMMERCE (BANKING & INSURANCE)**

BANK MANAGEMENT

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** marks (10 x 2 = 20)

- 1 Define "Banking" under the provisions of the Banking Regulation Act 1949.
- 2 What are new generation private banks?
- 3 Write a short note on Deposit mobilization.
- 4 Define secured Advances.
What do you mean by mutual funds?
- 5 Define investment Banks.
- 6 What is Non-performing Assets?
- 7 Write a short note on Audit.
- 8 What is underwriting?
- 9 Define Retail banking.

SECTION - B (25 Marks)

Answer **ALL** Questions

ALL Questions Carry **EQUAL** Marks (5 x 5 = 25)

- 11 a Explain the various managerial functions of banks.
OR
b Explain the role and importance of Local Advisory' Committee of a Bank.
- 12 a What are the documents to be presented by the importer while opening Letter of Credit?
OR
b Explain the circumstances under which a banker can close the account of his customer.
- 13 a Explain the various kinds of bank Investments?
OR
b State the contents of statutory reports regarding cash reserves.
- 14 a Explain the various reason for NPA.
OR
b State the various objectives of Bank Audit and Inspection.
- 15 a Explain the importance of CRM in Retail banking
OR
b What are the dangers and difficulties of using debit cards?

SECTION - C (30 Marks)

Answer any **THREE** Questions

ALL Questions Carry **EQUAL** Marks (3 x 10 = 30)

- 16 Trace the Evolution and History of Indian Banking system.
- 17 Discuss the sound principles of Good Lending Systems.
- 18 Examine the methods of measuring the operational efficiency of commercial banks
- 19 Explain the various measures taken for the internal performance and appraisal of a bank.
- 20 Explain the various kinds of retail banking Services.