

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION DECEMBER 2024
(Fifth Semester)

Branch – COMMERCE (BANKING & INSURANCE)

BANK MANAGEMENT

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (5 x 1 = 5)

- 1 Which of the following is the main function of a commercial bank?
 - (i) Accepting deposits and providing loans
 - (ii) Manufacturing products
 - (iii) Providing agricultural subsidies
 - (iv) Creating insurance policies
- 2 Where is a drop box facility most commonly used?
 - (i) For submitting loan applications
 - (ii) For paying utility bills and loan EM
 - (iii) For depositing gold and valuables
 - (iv) For investing in mutual funds
- 3 Which of the following is the primary focus of a bank's grievance redressal policy?
 - (i) Maximizing profits
 - (ii) Advertising bank services
 - (iii) Ensuring customer satisfaction
 - (iv) Increasing loan approvals
- 4 Who conducts inspections to oversee the stability and regulatory compliance of banks in India?
 - (i) Ministry of Finance
 - (ii) World Bank
 - (iii) Securities & Exchange Board of India
 - (iv) Reserve Bank of India (RBI)
- 5 What is the main purpose of training in banks?
 - (i) To increase employee benefits
 - (ii) To improve employee performance & skills
 - (iii) To reduce bank loan interest rates
 - (iv) To advertise new bank services

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks (5 x 3 = 15)

- 6 a Analyze the factors that banks consider when deciding on shifting or relocating a branch.

OR

b Explain how core banking solutions (CBS) have impacted customer experiences in banking.

Cont...

- 7 a Describe the steps involved in using a safe deposit locker facility in bank.
OR
b Examine the impact of the cheque truncation system (CTS) on cheque fraud reduction.
- 8 a Explain the difference between a satisfied customer and a delighted customer.
OR
b How can ISO certification help improve customer service quality in an organization?
- 9 a Explain the CAMELS framework and its significance in banking audits.
OR
b What are the common types of fraud in banks, and how can they impact the banking system?
- 10 a Describe the importance of training in banks.
OR
b Explain the role of HRM in the banking sector.

SECTION -C (30 Marks)Answer any **Three** questions**ALL** questions carry **EQUAL** Marks (3 x 10 = 30)

- 11 Examine in detail banking structure in India.
- 12 Analyze the significance of letters of credit for exporters and importers in global trade.
- 13 Describe the role of a bank's grievance redressal policy in managing customer dissatisfaction.
- 14 Analyze the objectives of bank audits and discuss how they contribute to financial stability and transparency.
- 15 Briefly outline the purpose of performance appraisal in banks and its role in employee development.

Z-Z-Z

END