

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION MAY 2022
(Fourth Semester)

Branch – COMMERCE (BANKING & INSURANCE)

BANK MANAGEMENT

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (10 x 1 = 10)

- 1 The Commercial banks in India are governed by
 - (i) RBI Act, 1934
 - (ii) Indian companies Act, 1956
 - (iii) Indian banking regulation Act, 1949
 - (iv) Security exchange board of India act, 1993
- 2 CBS stands
 - (i) Columbia broadcasting system
 - (ii) Core banking solution
 - (iii) Canalizing banking scheme
 - (iv) Central banking system
- 3 For using safe deposit locker facilities, bank customers pay
 - (i) Commission on locker
 - (ii) Rent on locker
 - (iii) Exchange on locker
 - (iv) Interest on locker
- 4 A document from a bank guaranteeing that a seller will receive payment in full as long as certain delivery conditions have been met is
 - (i) Agreement
 - (ii) Bill paper
 - (iii) Letter of credit
 - (iv) All the above
- 5 A complaining customer is
 - (i) Almost right
 - (ii) Often lying
 - (iii) Always the customer
 - (iv) Always right
- 6 ISO 9001 is not concerned with _____ of quality records.
 - (i) Collection
 - (ii) Verification
 - (iii) Maintenance
 - (iv) Dis-positioning
- 7 Audit of banks is an example of _____.
 - (i) Statutory audit
 - (ii) Balance sheet audit
 - (iii) Concurrent audit
 - (iv) Continuous audit
- 8 Which one the following is a type of cyber crime?
 - (i) Data theft
 - (ii) Forgery
 - (iii) Damage to data and system
 - (iv) All of the above
- 9 Performance appraisal refers to _____ of an employee.
 - (i) Training
 - (ii) Placement
 - (iii) Assessment
 - (iv) Induction
- 10 A lateral movement with in the same grade from one job to another is _____.
 - (i) Promotion
 - (ii) Transfer
 - (iii) Recruitment
 - (iv) Retrenchment

Cont...

SECTION - B (35 Marks)

Answer **ALL** Questions

ALL Questions Carry **EQUAL** Marks (5 x 7 = 35)

- 11 a Bring out the procedures for shifting and conversion of branches in commercial banks.
OR
b Briefly explain the core banking solutions in banks.
- 12 a Mention the various benefits of remittances facilities in banks.
OR
b Discuss the cash management in banks.
- 13 a Why customer satisfaction is important in banking sector? Explain.
OR
b State the benefits of ISO certification.
- 14 a Analyse the objectives of auditing in banks.
OR
b Summarise the various offences by bank employees.
- 15 a Explain the role of human resource management in banks.
OR
b Bring out the importance of training.

SECTION - C (30 Marks)

Answer any **THREE** Questions

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

- 16 Summarise the organization structure of banks.
- 17 Analyze the various portfolio management services in banks.
- 18 Identify the committees for improvement in customer services.
- 19 How to make of frauds in banks? Explain.
- 20 Discuss the various types of performance appraisal in banks.

Z-Z-Z

END