

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BCom DEGREE EXAMINATION MAY 2019
(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 What do you mean by Scheduled commercial banks?
- 2 What is local advisory committee?
- 3 Write a short note on credit plans.
- 4 What are Unsecured Advances?
- 5 What are Government Securities?
- 6 Define Mutual fund.
- 7 What are standard assets?
- 8 Write a short note on Inspection.
- 9 What is Plastic Money?
- 10 Define CRM.

SECTION - B (25 Marks)

Answer **ALL** Questions

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

- 11 a Explain the management principles of banks.
OR
b Explain the significance and scope of privatization of Banks.
- 12 a What are the various standard documents required for letter of Credit.
OR
b Explain the salient features of Fixed Deposits Accounts.
- 13 a Explain the a various kinds of bank investments?
OR
b Explain the contents of statutory reports regarding cash reserves.
- 14 a Explain the various kinds of bank inspections.
OR
b What is Bank Audit? State its objectives.
- 15 a Explain the process of CRM in Retail Banking.
OR
b What are the facilities and service provided by credit card issuers?

SECTION - C (30 Marks)

Answer any **THREE** Questions

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

- 16 Explain the functions of Commercial banks.
- 17 Discuss the sound principles of Good lending systems.
- 18 Examine the methods of measuring the operational efficiency of commercial banks.
- 19 Describe the methods to maintain the capital management of commercial banks.
- 20 Describe the various kinds of retail products offered by the modern banker.