#### **PSG COLLEGE OF ARTS & SCIENCE** (AUTONOMOUS)

#### **BCom DEGREE EXAMINATION MAY 2018**

(Third Semester)

### Branch - 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 is a Commercial banking system?
- 2 State the role of Social advisor) committee.
- 3 What is an advance?
- 4 Name the principles of Sound lending.
- 5 What do you mean by Mutual Fund?
- 6 Why bank investment is essential?
- 7 What is NPA?
- 8 What is an Audit?
- 9 What is Retail Banking?
- 10 What is e-CRM?

#### SECTION - B (25 Marks)

#### Answer ALL Questions

### ALL Questions Carry EQUAL Marks ( $5 \times 5 = 25$ )

11 a Write a note on managerial functions in a bank.

#### OR

b Explain the functions of commercial bank.

12 a What are the various types of advances?

#### OR

b Explain about the documents required in letter of credit.

13 a Write a note on investment in government securities.

#### DR

b Explain the recent trends in Bank investment.

14 a State the objectives of audit and inspection.

#### OR

b Write a note on performance and appraisal of banks condition.

15 a Explain about card business of banks.

#### OR

b Write a note on relationship building strategies.

### SECTION - C 130 Marks)

# Answer any **THREE** Questions

## ALL Questions Cam EQUAL Marks $(3 \times 10 = 30)$

- 16 Discuss in detail about management of various personnel functions in banks.
- 17 What is deposit mobilization? Explain the kinds of deposit accounts.
- 18 Enumerate about various records, reports and statements of finance in bank management.
- 19 Discuss the procedures of analyzing assets and liabilities of scheduled commercial banks.
- 20 Explain the various technological retail products offered to customers.

#### PXTTV