

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

**BCom DEGREE EXAMINATION DECEMBER 2018
(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 is commercial banks?
- 2 What do you mean by privatization of Banks?
- 3 Why do business people prefer a current Account?
- 4 What is Letter of credit?
- 5 What is Liquidity?
- 6 List out the natures of Bank investment.
- 7 What is NPA?
- 8 Mention the types of inspection.
- 9 What is e-CRM?
- 10 What do you mean by retail banking?.

SECTION - B (25 Marks)

Answer **ALL** Questions

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

- 11 a Explain the functions of Manager.
OR
b Discuss the Management principles in Banks.
- 12 a What are various types of Letter of credit?
OR
b Explain the various types of advances.
- 13 a What are the objectives of Bank Management?
OR
b Explain the assets of a modern commercial banks.
- 14 a Explain the factors that contribute to NPA.
OR
b Explain the objectives of audit in banks.
- 15 a What are the advantages of retail banking.
OR
b Explain card business of banks.

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 Enumerate the principles of sound Lending.
- 18 Discuss the recent trends in Bank Investment.
- 19 Explain the measures of internal performance appraisal in banks.
- 20 Describe the technological retail products offered to bank customers.