

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

**BCom DEGREE EXAMINATION MAY 2017
(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 Define Banking.
- 2 What is Recruitment?
- 3 What is a letter of introduction?
- 4 What is diversification of risk?
- 5 What is investment policy of a bank?
- 6 What do you mean by mutual funds?
- 7 What is SRFAESI Act 2002?
- 8 What is inspection?
- 9 Define CRM.
- 10 What is card business of banks?

SECTION - B (25 Marks)

Answer **ALL** Questions

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

- 11 a Explain the functions of managers.
OR
b Write a note on Local Advisory Committee.
- 12 a Enumerate the elements of KYC norms.
OR
b What are the types of advances?
- 13 a Explain the nature of bank investments.
OR
b Explain the statutory report regarding cash reserve.
- 14 a Explain the management of NPA.
OR
b What are the types of audit?
- 15 a Write a note on card business of banks.
OR
b State any five products of retail banking.

SECTION - C (30 Marks)

Answer any **THREE** Questions

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

- 16 Describe the argument for and against privatization of banks in India.
- 17 What is letter of credit? Explain the types of letter of commercial credit.
- 18 Enumerate the various types of mutual fund schemes.
- 19 Explain the management of capital in commercial banks.
- 20 Explain the underwriting strategies to prevent defection and recover customers.

Z-Z-Z

END