

5/H-76 (xiii)(c) (Syllabus-2015)

2 0 1 8

(October)

COMMERCE

(Honours)

(**Bank Management**)

(BC-505)

Marks : 75

Time : 3 hours

*The figures in the margin indicate full marks
for the questions*

1. Write a note on structure and organization of banks. Distinguish between Central Bank and Commercial Bank. 5+5+5=15

Or

Mention the objectives of Banking Regulation Act, 1949. Mention three statutory norms the Commercial Banks must follow at the time of lending money. $7\frac{1}{2}+7\frac{1}{2}=15$

(2)

2. Write on the following in the context of management of banks : $5+5+5=15$

- (a) Manpower planning
- (b) Need for training of the bank employee
- (c) Promotion policy

Or

Discuss the composition of Board of Directors. Also mention their functions. Write a note on performance budgeting.

$5+5+5=15$

3. (a) What is meant by fund mobilisation? Discuss the factors affecting fund mobilisation. $3+7=10$
- (b) Explain different types of deposit. 5

Or

Write short notes on the following : $7\frac{1}{2}+7\frac{1}{2}=15$

- (a) Deposit mobilisation
- (b) Importance of capital adequacy ratio

4. Explain the term 'NPA' in bank. Discuss the causes of NPA in banks. Is there any special reason for high NPA rates in North-Eastern States? Explain. $3+7+5=15$

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(Continued)

(3)

Or

- (a) "Liquidity and profitability are two conflicting concepts." In this context, explain why a bank must strike a balance between liquidity and profitability. 10
- (b) Mention the types of security taken by banks against loan and advances. 5

5. What is credit risk? Discuss the sources of credit risk. Discuss the techniques of measurement of credit risk. $3+4+8=15$

Or

- (a) Write a note on sources of operational risks. $7\frac{1}{2}$
- (b) How does bank manage liquidity risk? $7\frac{1}{2}$

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