

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

2 0 1 7

(October)

COMMERCE

(Honours)

(Bank Management)

(BC-505)

Marks : 75

Time : 3 hours

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

1. Explain the role of RBI in controlling the activities of commercial banks in India with respect to deposits and loans and advances. 15

Or

- (a) Highlight the Ganguly Committee recommendation on corporate governance in Indian banks. 7½
- (b) Elaborate the purpose behind the statutory norms applied to banks. 7½

(2)

2. (a) Elaborate the procedure of manpower planning in banks. 7½
- (b) What benefits branch managers derive from performance budgeting? 7½

Or

- (a) How does the composition of Directors in the Board help managing the banks? 7½
- (b) Describe the treasury management function of commercial banks. 7½
3. (a) Evaluate deposits as an important source of fund. 7½
- (b) How do banks mobilise short-term funds? Elaborate two of such sources. 7½

Or

Describe the importance of equity capital in banks. Also describe the importance of capital adequacy ratio in maintaining the financial soundness of Indian banks. 15

4. (a) Explain two important principles of lending. 7½
- (b) Write notes on overdraft and working-capital term loan. 7½

(3)

Or

What are the various modes of charging the security offered against advances? Explain them. 15

5. (a) What is gap analysis? What are its advantages and drawbacks? 7½
- (b) Explain exposure risk, recovery risk and collateral risk. 7½

Or

- (a) How does bank manage liquidity risk? 7½
- (b) Write a note on sources of operational risks. 7½
