

5/H-76 (xiii) (c) (Syllabus-2019)

2022

(November)

COMMERCE

(Honours)

(BC-505)

(**Bank Management**)

(Under Revised Syllabus)

Marks : 75

Time : 3 hours

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

1. What is priority sector and what are its components? What are the present prescriptions for this sector by RBI for different categories of banks? How does RBI ensure adherence to its prescriptions by banks? 5+5+5=15

Or

Write notes on the following : 7½+7½=15

- (a) Role of audit committee in corporate governance of banks
- (b) Emergence of digital banking in India and its impact on banking system

(2)

2. What do you understand by financial management in banks? Describe the main functions of financial management in banks. 6+9=15

Or

"Manpower planning is very crucial for bankers." Elaborate this statement highlighting the necessity of training of personnel, particularly in the present technology driven environment. 10+5=15

3. Highlight the importance of capital adequacy in banks. Describe the guidelines given by Basel Committee I and II in this regard. 5+10=15

Or

- (a) What are the significances of different types of deposits in bank? 7½
- (b) Explain the competition faced presently by banks in mobilizing deposits. 7½
4. (a) Differentiate between the loan advanced in the priority sector and the loan given to large industry. 7½
- (b) Which type of loan does not require any security or guarantee from the borrower? Explain its features. 7½

Or

What do you mean by stressed assets? How do they get converted into NPA? What are the steps taken in the recent years to reduce the stressed assets of Indian banks? 3+3+9=15

(3)

5. What is default risk? Explain it with the help of numerical example. 15

Or

What are the sources of market risk? Explain the usefulness of VaR to capture such risk. 7½+7½=15
