

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

2019

(October)

COMMERCE

(Honours)

(BC-505)

(Bank Management)

Marks : 75

Time : 3 hours

The figures in the margin indicate full marks for the questions

1. What are the statutory norms of RBI mandatory for Indian commercial banks? How are they useful for the smooth functioning of a banking system? 5+10=15

Or

- (a) Elaborate on the present structure of Indian private sector banks. 7½
- (b) Give a short account of corporate governance practices in Indian banking. 7½

2. What are the major areas of bank financial management? Explain them. 15

(2)

Or

(a) Explain the process of performance budgeting in banks. 10

(b) Write a note on the composition of Board of Directors of a bank. 5

3. What are the various deposit schemes normally a commercial bank offers to public? What are the purposes of offering a variety of such schemes? Elaborate. $7\frac{1}{2}+7\frac{1}{2}=15$

Or

Explain Tier I and Tier II capital. Why banks need to have both the tiers of capital? $10+5=15$

4. (a) Elaborate the features of working capital loan and agricultural loan. $5+5=10$

(b) How does liquidity concern impact investment decision of a bank? 5

Or

(a) What are unsecured loans? Elaborate any two of them. $7\frac{1}{2}$

(b) Discuss the important causes of NPAs in Indian banks. $7\frac{1}{2}$

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(Continued)

(3)

5. (a) Explain the term 'risk' and discuss its impact on bank performance. $7\frac{1}{2}$

(b) What is market risk? How does it affect bank's Balance Sheet? $7\frac{1}{2}$

Or

(a) Write a short note on the 'basic indicator' approach to measure the operational risk. $7\frac{1}{2}$

(b) What are the sources of liquidity risk? Explain any two of them. $7\frac{1}{2}$

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