

(i) Printed Pages : 2

Roll No. ....

(ii) Questions : 14

Sub. Code :

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Exam. Code :

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Bachelor of Commerce 3<sup>rd</sup> Semester (Hons.)

(2123)

**BANKING : BANK MANAGEMENT**

**Paper : BCH 310**

Time Allowed : Three Hours]

[Maximum Marks : 80

**Note :—** (1) Attempt any *four* questions from Section A. Each question carries 5 marks.

(2) Attempt any *two* questions from Section B & C. Each question carries 15 marks.

**SECTION—A**

1. What do you mean by Asset Liability Management ?
2. Discuss risk management in banks.
3. Briefly discuss capital adequacy ratio.
4. How does NPA impact the profitability of banks ?
5. Discuss interest and non-interest income.
6. What do you mean by portfolio management in banks ?

**SECTION—B**

7. Explain the role of the Reserve Bank of India in regulating the banks in the country.
8. Write an essay on the structure of Indian Banking in India.



9. What are the key financial ratios used to assess the financial health of a bank ?
10. Discuss the various types of risk faced by the banking industry. How do banks deal with them ?

### **SECTION—C**

11. Discuss Income recognition and Asset classification norms and provisioning norms for NPAs.
12. Discuss the important provisions of the Revenue Recovery Act.
13. Discuss the role of information and communication technology in Banks.
14. Discuss the various avenues where banks can invest.