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# DHANALAKSHMI SRINIVASAN COLLEGE OF ARTS & SCIENCE FOR WOMEN (AUTONOMOUS)



(For Candidates admitted from 2019-2020 onwards)

### **UG DEGREE EXAMINATIONS APRIL - 2021**

B.COM & B. COM (CA)

# **COMMERCE & COMMERCE (CA)**

#### **BANK MANAGEMENT**

Max.Marks: 75 Time: 3 Hrs

			PART	- A					
I	100	OSE THE CORRECT ANSV	WER		(10X1=10)				
	1.	Which of the following comr	of the following committee is associated with banking sector reforms in India						
		a) Mishra Committee		b) Vasan Com	b) Vasan Committee				
		c) Narasimham Committee		d)Malhotra Co	ommittee.				
	2.	Poor E – Banking Planning i							
		a) Strategic Risk	b) Legal Risk	c) Market Ris	d) None of the above.				
	3.	A Cheque is defined under section of Negotiable instrument Act.							
		a) 6	b) 13- a	c) 3	d) 10.				
2000	4.	Banking Ombudsman is appointed by							
		a) Central Finance Minister		b) Reserve Bank of India					
		c) SEBI		d)SBI.					
	5.	Global Depository Receipts	are normally traded	on					
a) US Stock		a) US Stock exchange	ck exchange		b) European Stock Exchange				
		c) International Stock Excha	inge	d) Indian Stock Exchange.					
	6.	RBI implemented the Basel-	nplemented the Basel-III recommendations in India with effect from						
		a) January 1, 2013 c) April 1, 2013		b) March 31, 2013					
				d) September 30, 2013.					
	7.	7. ALM is required to match the assets and liabilities to th			he liquidity risk as well as market				
		risk.							
		a) Maximise	b) Minimise	c) Equalise	d) Standardise.				
	8.	Net interest margin is define							
	a) Average total assets c) Average income			b) Average to	e total liabilities				
				d) Average ex	e expenses.				

9. Which of the following cate	gories comes under p	priority sector?	
a) Export Credit	b) Agriculture	c) Renewable Energy	d) All of these.
10. Demand loans are comes und	der?		
a) Secured	b) Unsecured	c) Both	d) None of the above.
	PART	- B	
NSWER ALL THE QUESTIO	NS		(5X7=35)
1. a) What are the major banking	reforms introduced i	n India?	
	(0	OR)	
b) State the components of KY	C?		
2. a) Discuss the features of Bank	king Ombudsman?		
	((	OR)	
b) Describe the relationship be	etween banker and cu	stomer?	
3. a) Bring out the components v	vhich appear on the a	sset side of banks balance	e sheet?
	(	OR)	
b) Illustrate the benefits of bar	nk assurance?		
14. a) Explain the principles of so	und lending?		
	(	OR)	
b) What is risk management a	nd why it is importar	nt?	
15. a) Comment the Credit Appra	isal Techniques in B	anks?	
	(	OR)	
b) List out the types of loan fa	acilities in bank for M	ISME Sector?	
	PAR	Г-С	
ANSWER ANY THREE QUES			(3X10=30)
16. Describe the features of Known		ns and its benefits to banl	
17. Briefly explain the role of SE			
18. What are the different Comp			
19. What precautions should be t			
20. What are the lending problem			