

**Vidya Vikas Mandal's**  
**Shree Damodar College of Commerce & Economics, Margao-Goa**  
**TY B.Com Semester-V, Semester End Examination November 2023**  
**BANKING & FINANCIAL SERVICES**  
**Bank Management (DSE- 2) COD108**

**Duration: 2hrs**

**Max Marks: 80**

**Instructions:**

- 1) Start each question on a fresh page.
- 2) Figures to the right indicate maximum marks.
- 3) Answer sub-questions in question no. 1 & 2 in approximately 100 words each.
- 4) Answer question no. 3 to 6 in approximately 400 words each.

**Q 1. Answer ANY 4 of the following**

**(4x4=16)**

- a. Explain the non-interest based income of a bank.
- b. State the significance/ benefits of ALM.
- c. Explain any four principles of sound lending by banks.
- d. What do you understand by ALM Information system.
- e. State the various items of expenditure of a bank.
- f. Comment on approved and non-approved securities.

**Q 2. Answer ANY 4 of the following**

**(4x4=16)**

- a. What do you understand by risk?
- b. Comment on market risk.
- c. Comment on currency risk.
- d. What are general marketing objectives in banking.
- e. Explain Market Challenger Strategy in banking.
- f. State any four benefit of direct marketing.

**Q 3A. Define schedules 3, 5, 7, 9, 11, and 12**

**(12)**

**OR**

**B. Comment on the Additional disclosures prescribed by RBI for banks.**

**(12)**

**Q 4A. State and explain the components of bank investments.**

**(12)**

**OR**

**B.Explain the importance of Treasury operations.**

**(12)**

Q 5A. Elaborate on the importance of deposit pricing. (12)

OR

B . Comment on Deposit Insurance and Credit Guarantee Corporation (DICGC). (12)

Q 6A. Discuss the 7Ps in marketing of banking and financial services. (12)

OR

B. Explain Banking Ombudsman Scheme in detail? (12)