

**BIRLA INSTITUTE OF TECHNOLOGY, MESRA, RANCHI  
(END SEMESTER EXAMINATION)**

**CLASS: MBA  
BRANCH: MBA**

**SEMESTER : III  
SESSION : MO/19**

**SUBJECT: MT553 BANK MANAGEMENT**

**TIME: 3.00Hrs.**

**FULL MARKS: 50**

**INSTRUCTIONS:**

1. The question paper contains 5 questions each of 10 marks and total 50 marks.
  2. Attempt all questions.
  3. The missing data, if any, may be assumed suitably.
  4. Before attempting the question paper, be sure that you have got the correct question paper.
  5. Tables/Data hand book/Graph paper etc. to be supplied to the candidates in the examination hall.
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- Q.1(a) Distinguish between the responsibilities of a paying and collecting banker. [5]
- Q.1(b) Banker enjoys the rights to lien, appropriation and set off. Elaborate on these banker-customer relationships. [5]
- Q.2 The Reserve Bank of India is the apex monetary authority which is responsible for maintaining price stability and a high rate of economic growth in the nation. Explain how RBI fulfils its role as an apex institution. [10]
- Q.3(a) Justify how Factoring works to enable business firms manage their receivables in an efficient and cost-effective manner. [5]
- Q.3(b) NPAs are a growing problem for commercial banks in India. Discuss asset classifications and their provisioning norms in this respect. In your opinion to what extent can merger of banks help to tide over the problem of NPAs? [5]
- Q.4(a) If a customer takes a loan from a bank by mortgaging his house, discuss the duties and rights of the banker against such a charge created on the security. [5]
- Q.4(b) Explain various modes by which the business firms can avail of bank assistance for meeting their working capital requirements. [5]
- Q.5(a) The Asian Development Bank (ADB) is committed to achieving prosperous, inclusive, resilient, and sustainable nations in Asia and the Pacific. Justify with data to what extent it has been successful in achieving its mission. [5]
- Q.5(b) "The Basel Norms were formulated to foster co-operation among central banks with a common goal of financial stability and common standards of banking regulations". Elucidate this statement. [5]

:::05/12/2019E:::