

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

**CLASS: MBA
BRANCH: MBA**

**SEMESTER : III
SESSION : MO/2023**

SUBJECT: MT553 BANK MANAGEMENT

TIME: 3 Hours

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)	Define and briefly discuss the evolution of banking. Highlight the features that distinguish banking from other financial institutions.	[5]	1	1,2
Q.1(b)	Explain the concept of banker-customer relationship and differentiate between a paying banker and a collecting banker.	[5]	1,2	2,3
Q.2(a)	Discuss the need for a central banking system and differentiate between central banking and commercial banking.	[5]	1,2	2,3
Q.2(b)	Explore the establishment of the Reserve Bank of India (RBI) and elaborate on its functions.	[5]	2,3	2,3,4
Q.3(a)	Explain the concept of credit creation and its importance in fund-based business.	[5]	3	3,4
Q.3(b)	Explore non-fund-based business activities in banking, including bank guarantee, letter of credit and factoring services.	[5]	2,3	3,4
Q.4(a)	Analyze the factors influencing the profitability of Indian commercial banks.	[5]	3,4	4,5
Q.4(b)	Define Non-Performing Assets (NPAs) and discuss the remedial and corrective measures in managing NPAs.	[5]	4	3,4,5
Q.5(a)	Examine the international regulations governing banking, focusing on the Basel Committee and Basel Norms.	[5]	4,5	3,4,5
Q.5(b)	Briefly discuss the roles of IMF, and the Asian Development Bank in the context of international banking.	[5]	3,4,5	4,5

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