

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

**CLASS: MBA**  
**BRANCH: MANAGEMENT**

**SEMESTER : III**  
**SESSION : MO/2024**

**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.

			CO	BL
Q.1(a)	How banks are different from other financial institutions? Explain various banking systems with their key features.	[5]	1	1,2
Q.1(b)	Discuss the essential features of banker customer relationship. Explain protections given to collecting bank as per negotiable instrument act.	[5]	1	3
Q.2(a)	What is central banking? Differentiate between central banking and commercial banking. Discuss the organizational structure of RBI.	[5]	2	2
Q.2(b)	Discuss the role of Reserve bank of India in supervising controlling and regulating the banking industry in India	[5]	2	3
Q.3(a)	Discuss the utility of loans and advances. Explain the various modes through which banks can create charges on security.	[5]	3	3
Q.3(b)	What is non-fund-based business for banks? Although banks do not deal with funds or cash transactions in non-fund-based business, it poses an inherent credit risk, Explain.	[5]	3	3
Q.4(a)	Explain the role of prudential norms in ensuring the financial health of the banking sector during economic stress.	[5]	5	3
Q.4(b)	Explain the difference between substandard, doubtful, and loss assets with examples. How do high levels of NPAs affect the overall health of the banking system.	[5]	3	4
Q.5	Write short notes on a. Basel Committee Norms b. Exim Bank	[5+5]	5	3

::::27/11/2024 M::::