

BANK MANAGEMENT

(For those who joined in July 2002 or earlier)

Time : Three hours

Maximum : 100 marks

Answer any FIVE questions.

All questions carry equal marks.

(5 × 20 = 100)

1. Analyse the principles of management in with special reference to banks.
2. Discuss the organisation structure of commercial banks in India.
3. What does "credit management" mean? Explain with illustrations.
4. Discuss the norms for financing working capital by banks.
5. Examine the market segmentation practices followed by banks.
6. Analyse the human resource management practices in banks.

7. What does "performance appraisal" mean? How is it followed in bank management?
 8. Examine the factors that influence customer behaviour in banks.
 9. Describe the powers and responsibilities of branch manager of a bank.
 10. Explain the criteria and method for opening an urban branch by in a bank in India.
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BANKING LAW AND PRACTICE

(For those who joined in July 2002 or earlier)

Time : Three hours

Maximum : 100 marks

Answer any FIVE questions.

All questions carry equal marks.

1. Explain the powers of Reserve Bank of India in regulating the banking business in the country.
2. Explain the special and general relationships between banker and customer.
3. Discuss the banker's liability in regard to the maintenance of Secrecy of customer's account.
4. Explain the features of different types of deposits accepted by a commercial bank.
5. State the consequences of wrongful dishonour of cheques.
6. Describe the duties of a paying banker.
7. What are the distinguishing features of a cheque, a bill of exchange and a promissory note?

8. Explain the different kinds of endorsements.
9. Discuss the functions of a merchant banker.
10. Write a note on :
 - (a) Collecting banker
 - (b) Innovative deposit schemes
 - (c) Payment in due course.
 - (d) Special crossing.

FINANCIAL ACCOUNTING

(For those who joined in July 2002 or earlier)

Time : Three hours Maximum : 100 marks

Answer any FIVE questions, choosing not more than
THREE questions from each Section.

All questions carry equal marks.

SECTION A

1. What is an Average Due date? Explain the various steps that are to be taken for computation of an Average due date.
2. What is income and expenditure account? How does it differ from Receipts and Payments account?
3. What is slip system of posting? What are its specialized features? Discuss the advantage and disadvantages.
4. Write a short note on :
 - (a) Renewal of a bill
 - (b) Recommendation of Sachar Committee
 - (c) Break Even Analysis
 - (d) Performance Budgeting.

5. (a) Prepare Trial balance as on 31.3.2004 from the books of Mr. Krishnan.

	Rs.
Capital	24900
General expenses	9700
Machinery	11868
Wages	1440
Bad debts	110
Sales	33072
Commission	550
Bills payable	770
Bank overdraft	2860
Discount	121
Drawings	2400
Buildings	7800
Stock	13240
Insurance	261
Creditors	500
Loan (Cr.)	7500
Purchases	21080
Reserve fund	1500
Cash in hand	2532

