

**PARUL UNIVERSITY**  
**FACULTY OF COMMERCE**  
**B.Com. (Hons.) Winter 2018 - 19 Examination**

Semester: 5

Date: 29/10/2018

Subject Code: 16102301

Time: 10.30 am to 1.00 pm

Subject Name: Bank Management

Total Marks: 60

**Instructions:**

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Make suitable assumptions wherever necessary.
4. Start new question on new page.

**Q.1 Do as directed.****A) Multiple choice type questions. (Each of one mark)****(06)**

1. RBI started functioning on \_\_\_\_\_
 

a) 1-4-1882	b) 1-4-1935
c) 1-4-1945	d) 1-4-1948
2. When was Indian Banking Act come into force?
 

a) 1919	b) 1935
c) 1948	d) 1949
3. When was Reserve Bank of India Nationalized?
 

a) 1949	b) 1947
c) 1935	d) 1932
4. Who will act as the banker to the Government of India?
 

a) NABARD	b) Nationalized bank
c) State bank of India	d) Reserve bank of India
5. Full name of NEFT is \_\_\_\_\_
 

a) National Electrical Funds Transfer	b) National Electronic Funds Transforms
c) National Electronic Funds Transfer	d) Non Electronic Funds Transfer
6. Who is authorized to issue coin in India
 

a) Ministry of Finance	b) State bank of India
c) Reserve bank of India	d) None of the above

**B) Write answers in True or False (Each of one mark)****(06)**

1. A cheque that a bank has refused to encash is known as bounced cheque.
2. The time period of growth of banking system in India Phase 2 is 1969 to 2001.
3. The management of the bank should create a customer database and analyze the needs of the customers from time to time to create suitable service package.
4. No relation with personal Banker is an advantage of Computerized Banking.
5. Banking marketing is a separate area of application of marketing theory and practice
6. SEBI regulates all the national banks while RBI looks only private banks.

**Q.2 Short Note Questions. (Each of 04 mark)****(12)**

1. Discuss the power of suspensions of the Acts under The Banking Act, 1949.
2. Limitations of Branch Banking
3. Discuss the concept of banking marketing.

**Q.3 Answer the following. (Any Three)****(18)**

1. Give importance of Human Resource Management in banking sector.
2. Define the Business of Banking Companies according to the Banking Act, 1949.
3. MIS in banking sector industry
4. Explain marketing mix in banking with suitable example.

**Q.4 Answer the following. (Any two)****(18)**

1. Explain the advantages and limitations of Unit Banking.
2. Discuss the points that should be taken care of while designing an MIS for banks.
3. Advantages and limitations computerized banking system.