

**PARUL UNIVERSITY**  
**FACULTY OF COMMERCE**  
**B.Com. (Hons) Winter 2019 – 20 Examination**

Semester:5

Date: 25/11/2019

Subject Code: 16102301

Time: 10:30AM to 01:00PM

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. ICICI was set up in .....
 

a) 1989	b)1964
c) 1955	d)1935
2. RBI started functioning on \_\_\_\_\_.
 

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

a) 1948	b) 1949
c) 1950	d) 1951
4. Full name of NEFT...
 

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

a) RBI	b) Ministry of Finance
c) SBI	d) None of these
6. \_\_\_\_\_ and \_\_\_\_\_ banks are categorised by the criteria or eligibility setup by the governing authority of a particular region.
 

a) Scheduled and Non-Scheduled	b) Privates and Publics
c) Legal and Private	d) Legal and Public

**B) Definitions / One-liners / Terms. (Each of one mark)****(06)**

1. Describe the meaning of merger.
2. Discuss meaning of group banking.
3. Explain meaning of market segmentation.
4. Discuss meaning delegation of authority in banks.
5. Explain definition of marketing mix.
6. Describe terminology of MIS in banks.

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

1. Explain the growth of banking system in India.
2. Describe the challenges of banking marketing.
3. Narrate major limitations of branch banking.

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

1. Write short note on correspondent banking system.
2. Discuss objective under banking Act, 1949.
3. Discuss the points that should be taken care of while designing an MIS for banks.
4. Define advantages and limitations computerized banking system.

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

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