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| **Maximum Marks: 50 Examination: End Term Exam Duration:3 Hrs** | | | | |
| **Programme code: 01**  **Programme: MBA \_ Finance MINOR** | | **Class:** SY | | **Semester/Trimester: VI**  **Batch: 2023-25** |
| **College:**  **K. J. Somaiya Institute of Management** | | | **Name of the department/Section/Center:**  Finance and Law | |
| **Course Code: 217P01M631** | **Name of the Course: Commercial Bank Management** | | | |
| **Instructions:**  **Q.1 is compulsory.**  **Write answers for any THREE questions from Q.2 to Q.5.**  **Write a new answer on a fresh page.**  **Write all sub questions of the main question together.** | | | | |

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| Question No. 1 (a) | Explain the significance of a banking sector for the growth and development of any economy. | Max.  Marks  7 |
| Question No. 1 (b) | Explain the structure and growth of banking sector in India. | 7 |
| Question No. 2 (a) | Explain the credit appraisal process for commercial and personal loans followed by a typical commercial bank. | 6 |
| Question No. 2 (b) | You are the manager of a commercial bank, and you have a deposit mobilization target to meet. How will you try to meet this target? | 6 |
| Question No. 3 (a) | What is interest rate risk and how the banks manage it? | 6 |
| Question No. 3 (b) | Explain the loan pricing process in detail. | 6 |
| Question No. 4 (a) | What is the significance of Basel norms for banks? | 6 |
| Question No. 4 (b) | Why there are loan delinquency cases in Indian banking? | 6 |
| Question No. 5 | Write short notes on any **TWO** of the following   1. Balancing profitability and liquidity in a commercial bank 2. CRR and its significance 3. Priority Sector Lending in India | 12 |