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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.Marks7 |
| 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 following1. Balancing profitability and liquidity in a commercial bank
2. CRR and its significance
3. Priority Sector Lending in India
 | 12 |