

**MASTER OF BUSINESS ADMINISTRATION
(MBACT)**

00023

**Term-End Examination
December, 2013**

**MCTE-034 : BANKING PRACTICES AND
ANALYSIS**

Time : 3 hours

Maximum Marks : 100

Note : Answer any five questions. Marks are indicated against questions.

1. Banker's are not merely purveyors of money, but also, manufacturers of money. Bring out the meaning of statement with suitable illustrations. **20**

2. Examine the supervisory framework for state cooperative banks and central cooperative banks **20**

3. Answer the following : **10+10=20**
 - (a) Analyse strength, weaknesses, opportunities and threats of retail banking.
 - (b) To what should capital be linked to ensure bank safety ?

4. How does a rise or fall in interest rates affect the market value of both asset and liabilities of the bank ? **20**

5. Answer the following : 7+7+6
- (a) How the growth and development of banks influence the economic development of a country ?
 - (b) Illustrate how to open different accounts in a bank ?
 - (c) How do you analyse the Balance sheet of a bank ?
6. Give a comparative analysis of banking system in different countries ? 20
7. Briefly discuss about the structure of commercial banking industry in India ? 20
8. Why does capital limit the ability of banks to make Loans ? Is risk weighted capital a better measure of capital adequacy in the light of Basel accord ? 20
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