



**IV Semester M.Com. Degree Examination, November 2023**  
**(2021 – 22) (CBCS Scheme)**  
**COMMERCE (Finance and Banking)**  
**FB – 4.5 : Strategies for Banking Risk and Marketing Management**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**

1. a) What do you mean by money laundering ?
- b) Give the features of CASA deposits.
- c) Who are the high risk customers to the banks ?
- d) What is Agri Credit ?
- e) Why is CRM important for banks ?
- f) What is Bank Marketing ?
- g) Give the difference between banking fees and charges.
- h) What does account open kit consists of ?
- i) What do you mean by customer service management ?
- j) List the qualities required for customer relationship manager.

**SECTION – B**

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Discuss the ancillary services offered by banks in India.
3. Explain the different stages of money laundering.
4. Prepare a detailed note on risk management in commercial banks.
5. Critically comment on the importance of KYC norms for banks and customers.
6. Differentiate between fee based and fund based services offered by banks.



7. Write a note on :

- a) e-KYC
- b) Cash Management.

### SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. **(2×12=24)**

- 8. Explain the different secured and unsecured loans offered by Banks.
- 9. Examine the relevance of marketing in banking sector.
- 10. Discuss the promotional activities and campaign for lead generation of banking customers.
- 11. Examine the disruption in the banking sector and evaluate the role of fintech applications in improving banking and financial services quoting relevant examples.

### SECTION – D

**Compulsory** skill based question on subject.

**(1×12=12)**

- 12. Banking in India originated in the last decade of the 18<sup>th</sup> Century. Among the first banks were the Bank of Hindustan, which was established in 1770 and liquidated in 1832 and the General Bank of India, established in 1786 but failed in 1791. The largest bank, and the oldest still in existence, is the State Bank of India. Today, our banking system is divided into commercial banks, regional rural banks and cooperative banks. Commercial banks play an important role in the financial system and the economy. As a key component of the financial system, banks allocate funds from savers to borrowers in an efficient manner, thereby making the overall economy more efficient. India requires stability, efficient service delivery, inclusion and a monetary policy transmission from our banking system. The banking sector reforms are directed toward improving the policy framework, financial health and the institutional framework. In the fast changing



financial landscape, banks will need to rework their business strategies, innovate on products tailored to customers' needs and improve efficiency in the delivery of customer-centric financial services to regain their role as principal financial intermediaries. Given India's relatively low credit penetration, this may even be a desirable outcome so as to enhance credit flow and revive the investment cycle. India needs a safe and efficient banking system to service the needs of a growing economy. The RBI would do well to use the current opportunity to strengthen the banking system.

In the above context, considering the recent developments and events in the banking sector,

- a) Prepare a SWOT analysis of the banking sector in India.
  - b) Suggest the steps that can be taken by the authorities to overcome the challenges faced by the sector.
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