



**IV Semester M.Com. Examination, August/September 2025
(CBCS Scheme)(2021-22)**

COMMERCE

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 is Anti-Money Laundering (AML) ?
- b) Mention any two verification procedures followed during account opening.
- c) How does a high CASA ratio benefit a bank's interest income ?
- d) Give two examples of secured retail loans.
- e) Name any two promotional tools used to market CASA accounts.
- f) What are ancillary services in the context of banking ?
- g) What is meant by lead generation in banking sales ?
- h) Define sales funnel in simple terms.
- i) Define post-sale follow-up in customer relationship management.
- j) List any two types of customer objections during a sales interaction.

SECTION – B

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

2. Analyze the role of RBI in enforcing KYC and AML guidelines in the Indian banking sector.
3. Evaluate the significance of CASA deposits in enhancing the profitability and liquidity position of a commercial bank.

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4. Examine how NPA (Non-Performing Asset) management strategies can be embedded in retail lending operations.
5. Critically evaluate the role of catchment area mapping in planning effective promotional campaigns.
6. How can banks leverage CRM data to cross-sell personalized financial products effectively ?
7. Critically examine the pre-sale and post-sale activities in the banking sales cycle.

SECTION – C

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

8. Compare and contrast the risk categorization of customers (low, medium, high) and its implications on the account opening process.
9. Assess the role of technology in improving services and customer experience for CASA account holders.
10. Propose a comprehensive CASA growth strategy for a rural bank branch facing high competition.
11. Evaluate the impact of customer profiling and financial goal analysis on product recommendation and cross-selling.

SECTION – D

12. Answer the following question. **(1×12=12)**

You have recently joined a commercial bank as a Relationship Manager. Your branch is underperforming in mobilizing CASA deposits and has seen a rise in non-performing retail loans. Design a strategic action plan using your knowledge of KYC/AML, CASA marketing, customer profiling, and cross-selling techniques. Your plan should include risk mitigation steps, lead generation strategies, and ways to improve customer service and compliance.