



OP – 226

IV Semester M.Com. Examination, November 2022
(2021-22) (CBCS Scheme)

COMMERCE (Finance and Banking)

FB 4.5 : Strategies for Banking Risk and Marketing Management



Time : 3 Hours

Max. Marks : 70

Instruction : Answer *all* the questions as per **instructions**.

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks : (7×2=14)
- What is the role of Banks in implementing KYC ?
 - Mention four services offered by banks for CASA account holders.
 - Give the meaning of Government Bonds.
 - Expand KYC, AML, CASA and MSME.
 - Define Risk Management.
 - What is Catchment mapping ?
 - What are the promotional activities to spread awareness about CASA Deposits ?
 - What do you mean by Customer Service Management ?
 - Mention the different ways of analysing customers financial goals ?
 - What is truncated cheque ?

SECTION – B

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

- What is AML ? Why do you think AML is important in Banking ?
- List the KYC documents required for account opening with brief explanation.

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4. What are the initiatives of Banks for improving the Depository Services ?
5. Today is the era of CRM in every field. Discuss this in reference to banking.
6. Understanding the customers need recommend an appropriate cross selling products that satisfies customers need.
7. How banks are building win-win relationships with their customers ?

SECTION – C

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

8. What are the different stages of Money laundering ? Explain the importance of AML at the time of opening account.
9. Explain the importance of CASA deposits for banks. How do you think it would have impact on profitability of Banks ?
10. The Promotion mix for a vacuum cleaner would certainly differ from the promotion mix of Banking Services. Elucidate and recommend the promotion mix for the above two product/services categories.
11. Discuss merits and demerits of Electronic Fund Transfer System and its type, with suitable examples.

SECTION – D

Answer the following question :

(1×12=12)

12. This study traces out the genesis of Yes Bank Crises and the reasons for downfall of a major Indian Bank. This recent exceptional case has reached its epitome in terms of recovery though, but studying on this case will help me to understand the mindset of the bank to engage into dialogues with some soon to be bankrupt companies and acting as their sole survivor without taking into consideration its own balances. Incorporated in 2004, Yes Bank



was founded by Rana Kapoor who headed the bank till 2018. His other co-founder – Ashok Kapur suffered demise during the 26/11 attacks in Mumbai. Since its inception, Yes Bank has adopted international best practices, with the highest standards of service quality and operational excellence. It offers comprehensive banking and financial solutions to all its customers. Using technology to provide superior customer service is central to Yes Bank's business philosophy. By offering innovations such as mobile banking, two-factor authentication, radio-frequency identification and advanced speech-enabled interactive voice-response systems, Yes Bank delivers a differentiated service to its commercial and retail customers.

Yes Bank turned out to be the go-to bank for a lot of companies which relies on private banks for their funds. They acquired many clients for all operations and it was the only banking partner for UPI transactions such as Swiggy, Phonepe, Flipkart, Redbus, etc for more than 20 companies. Looking at the growth of the bank, people started depositing more and more, essentially, this valued to 2 lakh crores for the bank. Yes Bank attained its peak and the highest confidence among depositors and rating agencies.

Questions :

- 1) Identify the reasons for Downfall of Yes Bank.
 - 2) Analysis of problems and summarise the learnings from the case.
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