



PG – 1325

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IV Semester M.Com. Examination, October/ November 2024
(CBCS) (2021 – 22)

COMMERCE (Finance and Banking)

FB 4.5 : Strategies For Banking Risk and Marketing Management

Time : 3 Hours

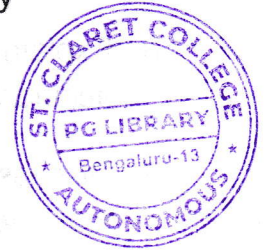
Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks.

(7×2=14)

- What does cross-selling mean in the context of banking ?
- What are the key etiquette practices in managing customer relationships ?
- State the term electronic settlement in the context of depository services.
- What are the five steps of the sales process in banking ?
- What is Priority sector lending ? Give example.
- Give the meaning of money laundering.
- What are ancillary services ? Give examples.
- Expand CASA. What do you mean by CASA deposits ?
- Write the meaning of the term catchment mapping.
- What do you mean by customer segmentation ?



SECTION – B

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

- Explain the role of Real Time Gross Settlement (RTGS) in electronic funds transfer. How does it differ from NEFT ?
- Describe the differences between working capital and term loans. Explain how businesses use them to cater to their financial needs.

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4. What are the key performance indicators to track when evaluating the success of monthly product goals ?
5. What are the different types of sales closures, and how does choosing the right closure technique affect customer satisfaction ?
6. What are the different types of savings accounts offered by banks, and how do they cater to varying customer needs ?
7. How do KYC and AML procedures contribute to preventing financial crimes and ensuring regulatory compliance ?

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks.

(2×12=24)

8. Explain how customer profiling and analyzing financial goals can enhance the accuracy of product recommendations in banking.
9. Discuss the importance of CASA deposits for banks in terms of liquidity management and cost of funds.
10. How do regulatory frameworks assist banks in handling NPAs and what impact does this have on the financial stability of banks ?
11. Explain how segmenting and targeting influence the development of a marketing mix for banking products.

SECTION – D

Compulsory skill-based question on subject.

(1×12=12)

12. ABC Bank, a global financial institution, faces major scrutiny after being involved in a large money laundering scheme. The scheme began with the establishment of several shell companies that deposited large sums of illegal funds into accounts at ABC Bank. These shell companies, which didn't have any real business activities, executed large number of transactions, including frequent internal transfers and high-value asset purchases, designed to hide the origins of the funds. Despite the suspicious nature of these activities, ABC



Bank's Anti-Money Laundering (AML) controls failed to detect these illegal operations due to deficiencies in its monitoring systems and risk assessment procedures. As a result, the laundered money was integrated into legitimate financial channels, complicating efforts to trace its origins. In response to the scandal, ABC Bank needs to conduct a thorough review of its AML practices. Additionally, it needs to address any legal and reputational damage from the scandal and develop a strong plan to strengthen its Anti-Money Laundering measures.

- a) What flaws in ABC Bank's AML controls enabled shell companies to launder money, and how can these flaws be fixed ?
 - b) How did shell companies aid the money laundering scheme, and what measures can prevent their misuse ?
 - c) What actions should ABC Bank take to manage legal and reputational risks, and how can it improve AML compliance ?
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