

QP CODE: D1BBA2507

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Reg. No :

Name :

FIRST SEMESTER FYUGP (Regular) EXAMINATION, NOVEMBER 2025

Discipline Specific Core (DSC) Courses - Minor

BBA1MN104 : Strategic Bank Management

(Credits: 4)

Time: 2 Hours

Maximum Marks: 70

Section A

Answer the following questions. Each carries 3 marks (Ceiling: 24 marks)

1.	Give two innovative ways banks can support rural development.	BL2	CO1
2.	List four special types of bank customers.	BL1	CO2
3.	What does API stand for in banking?	BL1	CO3
4.	Define data analytics in the context of banking.	BL1	CO1
5.	Define banking ethics.	BL1	CO3
6.	State any three functions of the Reserve Bank of India (RBI).	BL1	CO1
7.	Explain why the banker is considered a debtor in the banker–customer relationship.	BL2	CO2
8.	Describe how AI can improve customer personalization in banking services.	BL2	CO3
9.	What is meant by “technology risk management” in banks?	BL4	CO1
10.	Give an example of how digital wallets help rural customers access financial services.	BL3	CO3

Section B

Answer the following questions. Each carries 6 marks (Ceiling: 36 Marks)

11.	How technological reforms such as Core Banking Solutions (CBS) transformed Indian banking? Give an example.	BL3	CO1
12.	Distinguish between the roles of a banker and a customer in a contractual relationship.	BL4	CO2
13.	Explain how ALM helps banks in maintaining liquidity and profitability simultaneously.	BL2	CO2

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14.	Explain how artificial intelligence helps detect fraud in banking.	BL3	CO1
15.	Explain the process of credit creation by commercial banks with a suitable example.	BL2	CO2
16.	Describe the different types of negotiable instruments recognized under the Negotiable Instruments Act.	BL1	CO2
17.	How do cyber threats reduce customer trust in digital banking? Suggest solutions.	BL6	CO1
18.	Explain how artificial intelligence is used to detect fraud in banking.	BL3	CO1

Section C

Answer any one question. Each carries 10 marks (1 x 10 = 10 Marks)

19.	Analyse how the Banking Regulation Act, 1949 and RBI Act, 1934 ensure financial stability, protect depositors, and promote healthy banking practices.	BL4	CO3
20.	Discuss the various types of bank accounts. Explain the procedures and documentation required to open the accounts, and evaluate the importance of proper verification and KYC compliance in ensuring secure banking operations.	BL5	CO2

CO : Course Outcome

BL : Bloom's Taxonomy Levels (1 – Remember, 2 – Understand, 3 – Apply, 4 – Analyse, 5 – Evaluate, 6 – Create)