

Seat No.: _____

Enrolment No. _____

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA - SEMESTER-III • EXAMINATION – SUMMER • 2014

Subject Code: 2830602

Date: 29-05-2015

Subject Name: Banking Operations Management (BOM)

Time: 14:30 pm – 17:30 pm

Total Marks: 70

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

Q1. “Banking is a business not charity!” explain the statement with reference to security charges by banks. (14)

Q2. (a) Know Your Customer is a mandatory requirement to open account in bank. Why it is needed so much? (07)

Q2. (b) What are the different types of account facility available to customers in a bank? (07)

OR

Q2. (b) What are the cheques in due course as per section 10? (07)

Q3. (a) What are the standard norms of lending by banks? (07)

Q3. (b) Who could be borrowers to a bank regulated by RBI? (07)

OR

Q3. (a) What are the different types of advances available to different types of customers in banking system? (07)

Q3. (b) What are the different types of options available to bank while bank provides loan and advances to its customers? (07)

Q4. (a) “Information technology in banks has changed fundamentals of core banking”. Justify the statement with your answer. (07)

Q4. (b) Differentiate between Tele and E- banking. (07)

OR.

Q4. (a) “Banking is a profitable as well as risky business”. Do you agree with this? How this risk could be managed? (07)

Q4. (b) Explain RTGS and EFT. (07)

Q5. (a) How the human resource does is managed in banks? (07)

Q5. (b) What is the need of expanding a branch? What is the formal procedure to expand a branch? (07)

OR

Q5. (a) “NPA makes a bank sick”. Validate the statement with your answer. (07)

Q5. (b) Fund management is needed in operations so that in banks. How it affects the total overall performance of a bank?. (07)