17382

BRAINWARE UNIVERSITY

Term End Examination 2025-2026
Programme – B.Com.(AFB)-Hons]-2023
Course Name – Corporate Banking and CRM
Course Code - BBF50203
(Semester V)

Full Marks : 60 **Time : 2:30 Hours**

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

Group-A

(Multiple Choice Type Question) 1 x 15=15

1. *Choose the correct alternative from the following :*

(i) Summarize why CRM tools are important for customer loyalty.

a) Reduce digital presence
b) Foster personalized interactions
c) Increase taxes
d) Reduce profit margins

(ii) Summarize why Corporate Governance and Ethics are important in corporate banking strategy.

a) They are irrelevant to financial performance.
b) They ensure transparency, accountability, and fairness, building trust and ensuring sustainability.
c) They are only applicable to small businesses, not large corporations.
d) They focus solely on maximizing short-term profits regardless of impact.

(iii) Name a key feature of project finance.

a) Long-term financing
b) Short-term personal loan
c) No documentation needed
d) Only for startups

(iv) Identify a component of CRM in corporate banking.

a) Customer segmentation
b) Interest calculation
c) Stock market trading
d) Forex hedging

(v) Explain the difference between corporate and retail banking.

a) Corporate banking serves businesses; retail banking serves individuals
b) Both serve individuals
c) Retail banking deals with regulations
d) Corporate banking provides savings accounts

(vi) Interpret the use of CRM tools in banking.

a) Analyze and manage customer relationships
b) Predict stock prices
c) Design bank layouts
d) Assess employee performance

(vii) Classify types of customer profiling.

a) Demographic, behavioral, psychographic
b) Retail, wholesale, franchise
c) Mandatory, optional, legal
d) None of the above

(viii) Demonstrate how to use electronic banking systems.

a) Transfer funds via NEFT/RTGS
b) Buy groceries online
c) Post letters
d) Book flights

(ix) Illustrate the application of trade finance.

a) Issuing letters of credit
b) Selling insurance
c) Managing employee payroll
d) Auditing

(x) Employ CRM analytics in decision-making.

a) Track client preferences for cross-selling
b) Set ATM PIN
c) Withdraw cash
d) Manage lockers

(xi) Use project finance tools for infrastructure lending.

a) Develop financial models
b) Provide debit cards
c) Teach finance
d) Calculate taxes

(xii) Recognize the key difference between project finance and trade finance.

a) Project finance is short-term; trade finance is long-term
b) Both deal only with individuals
c) Project finance funds infrastructure; trade finance supports trade transactions
d) Both are retail banking products

(xiii) Recall what the Basel Accords primarily aim to regulate.

a) Consumer protection laws
b) Bank capital adequacy and risk
c) Loan recovery procedures
d) Digital banking innovation

(xiv) Illustrate how CRM tools enhance customer experience in banking.

a) By automating loan approvals
b) By enabling predictive service offerings and real-time support
c) By shutting down low-performing accounts
d) By increasing interest rates

(xv) Apply the CRM concept of key account management in a banking context.

a) Assign specialized teams to high-value clients
b) Maintain a single strategy for all customers
c) Focus only on new customers
d) Offer fewer services to existing clients

Group-B

(Short Answer Type Questions) 3 x 5=15

2. Illustrate how a bank assesses risk before extending a loan to a corporate client. (3)
3. Explain the perspectives of Liquidity Management and Working Capital Solutions. (3)
4. Apply the concept of working capital optimization in evaluating a company's short-term financial strategy. (3)
5. Define Corporate Credit Analysis. (3)
6. Summarize the benefits of implementing a CRM strategy in corporate banking. (3)

OR

Analyze the operational benefits and risks of using electronic banking channels in corporate transactions. (3)

Group-C

(Long Answer Type Questions) 5 x 6=30

7. Illustrate how Pricing and Profitability Management can be used to optimize the revenue of a bank. (5)
8. Define Corporate Banking and list its key differences from retail banking. (5)
9. List and explain the essential elements of a strong relationship management framework in corporate banking. (5)
10. Classify various types of corporate loans and analyze their purposes. (5)

11. Assess the effectiveness of liquidity management tools in maintaining financial stability for corporates. (5)
12. Justify the need for corporate banking strategy alignment with business models and market trends. (5)

OR

Appraise Corporate Banking Business Models and list the factors that influence choice of model of bank. (5)

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