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**NIBM GLOBAL**

**FOURTH SEMESTER MBA**

**Subject : Banking Management**

**Attend any 4 questions. Each question carries 25 marks**

**(Each answer should be of minimum 2 pages / of 300 words)**

**Question. 1.Describe the traditional theory of Banking.**

Answer:

**Question. 2.Explain the key systems of automation in the International Banking System.**

Answer: Automation is engaging technology to do things for you so that you don’t have to do them yourself, thus reducing the level of human intervention. Automation has become a great tool almost in all industries due to the numerous advantages it offers, and the banking industry cannot afford to execute its duties without it.

Typically perceived as a conservative industry, the financial service sector has undergone radical changes over the last few years. Given the prevalence of several labour-intensive processes in the banking industry, it is unsurprising that the sector has been leading in welcoming automation solutions.

**Question. 3.Why do banks set up branches or subsidiaries and therefore become multinational Bank? Explain.**

Answer: Subsidiary operations are preferred by banks seeking to penetrate host markets by establishing large retail operations. Finally, economic and political risks have opposite effects, suggesting that legal differences in parent banks’ responsibilities associated with branches and subsidiaries are important determinants of banks’ organizational form.

**Why do banks go global?**

Multinational banks (MNBs), by definition, are those that physically operate in more than one country. For instance, Citibank operates offices in more than 90 countries around the world. In contrast, international banks engage in

**Question. 4. Explain why measurements of “output” of services produced by financial institutions have special difficulties because they are not physical quantities.**

Answer:

**Question. 5.The bank branches sell fee- based services in addition to those of deposits and advances (fund based activities).Explain.**

Answer: Banks earn their income in two parts. One type of income is generated by undertaking risk i.e. by lending their deposits. This is called interest income and forms the major portion of any bank’s earnings. However, **banks can also generate earnings from other sources wherein they do not have to lend money or collect interest. Such sources are called fee based banking services** and form an important part of any banks profit and loss statement. In this article we will list down the various sources from which banks can generate non interest i.e. fee based income.

**Cards**

Credit cards and debit cards have been new

**Question. 6.What constitutes a project? Explain.**

Answer: A project is a series of tasks that need to be completed to reach a specific outcome. A project can also be defined as a set of inputs and outputs required to achieve a particular goal. Projects can range from simple to complex and can be managed by one person or a hundred. Projects are often described and delegated by a manager or executive. They go over their expectations and goals, and it's up to

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