

International Islamic University Chittagong

Department of Economics & Banking

Semester End Examination, Spring-2023

Program: BSS (Hons) in Economics & Banking

Course Code: BNKG-2302

Course Title: Commercial Banking

Time: 2 hour 30 minutes

Full Marks: 50

[Answer all of the following questions. Figures in the right margin indicate full marks.]

QN	Description of Questions	Marks	CLOs & PLOs	Cognitive learning
1(a).	Differentiate between secured loan and unsecured loan of commercial banks.	02		Analyzing
1(b).	“Commercial banks maintain key principles in performing their banking business”- Interpret with examples.	04	CO1 & PO3	Evaluating
1(c).	Explain the methods related to interest based loan pricing of commercial banks.	04		Creating
2(a).	Compare between PAD and LAIM	02		Understanding
2(b).	Describe different types of Letter of Credit used by CB.	04	CO2 & PO5	Remembering
2(c).	“An exporter seeks financial assistance before loading the goods on shipment for export”- Evaluate the statement by the ways of financial assistance.	04		Evaluating
3(a).	“Risk is the volatility or deviation of net cash flows of the firm” – Explain.	02		Evaluating
3(b).	Define credit risk. Develop effective tools to manage credit risk by EBL.	04	CO3 & PO4	Remembering Creating
3(c).	Identify the risks related to market condition, counterparty of the agreement, currency exchanges and business operations of CB.	04		Analyzing
Or				
3(a).	Differentiate between credit card and debit card provided by commercial banks.	02		Analyzing
3(b).	Develop the stages for opening LC.	04	CO5 & PO3	Creating
3(c).	Illustrate the structure of bank’s income.	04		Understanding
4(a).	Justify dividend equalization fund of commercial banks.	02		Evaluating
4(b).	“An electronic banking system requires specific components” – Justify the statement.	04	CO2 & PO3	Understanding

4(c). "Pattern of dividend policies varies from bank to bank depending on characteristic of the bank"- Verify different dividend policies of commercial banks.	04		Applying
5(a). Point out the challenges of e-banking in BD.	02		Analyzing
5(b). Illustrate the factors affecting banks' profitability.	04	CO3 & PO3	Evaluating
5(c). Interpret different methods of electronic fund management systems available in BD.	04		Understanding