**Treasury Management in Banking**

**December 2021 Examination**

**Q1. Historically, only larger Banks had the strength of providing Treasury products & services. Now even smaller banks are into it in a strong way. Enumerate and describe at least 5 purposes for which a Bank Treasury exists (10 Marks) –**

**Ans 1.**

**Introduction:**

While we talked about treasury in general parlance, it was a kind of treasure in financial values. But bank treasury or treasury in any corporation refers to the management of cash and the financial marketplace inside the business. The priority of the bank treasury is to make sure that the employer has sufficient money required to manage its day-to-day obligations. Along with this, it has to maintain strategic stability between the lengthy-term financial method and Its Half solved only

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**2. The organization structure of a Bank's Treasury unit involves designing of its operations across Front office, Mid-office, and Back office. Describe each of these three operating arms in terms of its nature, purpose / objectives, and the skills / qualifications of the people employed in these 3 operating arms (10 Marks)**

**Ans 2.**

**Introduction:**

When we talk about treasury in modern parlance, it was a form of treasure in terms of financial values. But bank treasury or treasury in any corporation refers to the control of money and the financial market within the business. The concern of the bank treasury is to make sure that the company has enough cash required to manage its day-to-day obligations.

**3. Assume that you are one of the advisors to customers on Payment options.**

**a. There are *multiple Electronic Payment options* available in India. What electronic payment option will you recommend for the following**

**1. A Corporate customer (ABC automobiles Limited) wants to pay dividend of varying amounts to its 10,000 shareholders. ABC Automobiles maintains a current with SBI, Kolkatta.**

**2. A Retail Bank customer (Mr Gupta) wants to make monthly repayment (EMI of Rs 15,000 per month) towards Housing Loan taken from Punjab National Bank, Pune whereas the customer has his Savings Bank account with HSBC Bank, Mumbai**

**3. A customer, Mr Raju who has a Savings Bank account with 'Indian Bank' Chennai wants to make a one-off payment of Rs 10,000 urgently to Mr Alex who has a Savings Bank account with Citi Bank Mumbai.**

**4. A corporate customer, ABC automobiles Limited that has a Current account with 'Bank of India' Bangalore wants to pay a sum of Rs 1 crore urgently to another company called XYZ automobiles who has a current account with State Bank of India, New Delhi. (5 Marks) – 400 Words**

**Ans 3a.**

**Introduction:**

In todays technologically advanced global, the version of paying cash from one character/ entity to another character/ entity has additionally seen a drastic change. There are very few instances today in which you'll see that the charge is being made in the traditional approach of both cash and cheque; the humans have now, utilizing and massive, shifted to the electronic modes of

**b. For each of the 4 items listed above, as an advisor, what will be your high-level advice on the process involved and the benefits to the payer and the beneficiary (5 Marks) – 400 Words**

**Ans 3b.**

**Introduction:**

In todays technologically advanced global, the version of paying money from one person/ entity to another individual/ entity has also seen a drastic trade. There are only a few times these days in which you'll see that the payment is being made inside the traditional approach of both cash