

**ALLAMA IQBAL OPEN UNIVERSITY, ISLAMABAD  
(Department of Commerce)**

**BANK OPERATIONS MANAGEMENT (5479)**

**CHECKLIST**

**SEMESTER: SPRING, 2026**

This packet comprises the following material: -

1. Textbook (one)
2. Assignment No. 1, &
3. Assignment forms (Two sets)
4. Schedule for submitting assignments and tutorial meetings

*If you find anything missing in this packet, please contact at the address given below:*

***The  
Mailing Officer,  
Allama Iqbal Open University  
H-8, Islamabad  
051-9057611- 12***

***Asia Batool***  
Course Coordinator

**ALLAMA IQBAL OPEN UNIVERSITY, ISLAMABAD**  
**(Department of Commerce)**

**WARNING**

- 1. PLAGIARISM OR HIRING OF GHOST WRITER(S) FOR SOLVING THE ASSIGNMENT(S) WILL DEBAR THE STUDENT FROM AWARD OF DEGREE/CERTIFICATE IF FOUND AT ANY STAGE.**
- 2. SUBMITTING ASSIGNMENTS BORROWED OR STOLEN FROM OTHER(S) AS ONE'S OWN WILL BE PENALIZED AS DEFINED IN "AIOU PLAGIARISM POLICY".**

**Course: Bank operations management (5479)**  
**Level: BS (Accounting & Finance)**

**Semester: Spring, 2026**  
**Total Marks: 100**  
**Pass Marks: 50**

**Assignment No. 1**  
**(Unit 1-4)**

*Note: You are required to attempt all questions if you are unable to understand any question in the assignment. Do seek help from your concerned tutor. But keep in mind that tutors are not supposed to solve the assignment questions for you.*

- Q.1** Critically define Bank Operations Management and examine the role of government policies and regulatory frameworks in shaping banking operations in Pakistan. Discuss their impact on efficiency, risk management, and financial stability. (20)
- Q.2** Define the commercial banking system and critically analyze the range of services provided by commercial banks to their customers. Discuss how these services contribute to economic development and financial inclusion. (20)
- Q.3** Define Small and Medium Enterprises (SMEs) and evaluate the Prudential Regulations issued by the State Bank of Pakistan (SBP) for SMEs. Discuss their significance in promoting responsible lending and sustainable growth of the SME sector. (20)
- Q.4** Elaborate on the following concepts in the context of modern banking practices, highlighting their regulatory and operational importance: (20)
- i. Know Your Customer (KYC)
  - ii. Demand Deposits
- Q.5** Define deposit pricing in the banking sector and critically examine the different pricing strategies adopted by banks in Pakistan. Discuss their implications for profitability, competition, and customer behaviour. (20)

**Assignment No. 2**  
**(Units 5-9)**

**Total marks 100**

**Pass Marks: 50**

- Q.1.** Analyse the ideas behind a bank's financial statement, synthesize the role of its main components, and evaluate how these concepts collectively reflect the bank's financial performance, stability, and decision-making. Support your answer with practical examples. (20)

- Q.2.** Critically analyse the concept of Money Laundering and synthesize how SBP's regulations address these issues. Evaluate the effectiveness of these ideas in promoting transparency, accountability, and security within the banking sector. (20)
- Q.3.** Synthesize and analyse the ideas underlying the following banking functions and evaluate their significance in enhancing customer services and supporting banking operations: (20)
- i. Consumer Banking
  - ii. Time Deposits (Fixed Deposits)
- Q.4.** Analyse the key ideas determining the growth and composition of bank loans. Synthesize these ideas to show how they affect lending decisions, risk management, and the overall credit environment. Evaluate their impact on the bank's strategic objectives. (20)
- Q.5.** Analyse and synthesize the ideas behind working capital loans and business term loans. Evaluate their strategic importance in supporting business operations, promoting growth, and ensuring long-term financial sustainability. (20)