

Course No: MGNE 3312 Course Title: banking & Financial operation Manag. Date:-14 /03/2018 No of Questions: (3) Time: 1 Hour Using calculator (No)	University of Palestine  Mid Term Exam. (1) 2nd Semester 2017/2018 Total Grade: (15)	Instructor Name: Mr. Hatem Ismail. Student No.: ----- Student Name:----- College Name:----- Dep. / Specialist:----- Using Dictionary: (No)
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Question No 1:(4 marks)

Write (t) in front of the Right answer & (f) in front of the Wrong answer :

1. () Its prohibited for the Islamic banks to pay or get an interest on credits of all kinds.
2. () According to PMA Islamic banks activities must not be agree with the Islamic law.
3. () Money center banks offer the widest menu of financial services.
4. () Social Responsibility Laws^{emphasized} providing consumers with more complete and understandable language.
5. () Banks are the marginal source of credit for millions of people.
6. () Its prohibited for banks to get into activities which award the bank, alone or with agreements with other areas, a controlling position on the financial market.
7. () Its prohibited for banks to provide credit for anyone who is residing outside of Palestine.
8. () Banks are closely watched because of their power to create money.

Question No 2: (4 marks)

Choose the most appropriate answer to each question from the following:

- 1. To influence the behavior of legal reserves, interest rates, and currency values, central banks usually employ one or more of the next tools**

A-open market operations

B-discount rate on loans

C- A+B

D- selling securities

- 2. The law objective is to implement the following**

A-to keep stability of the local prices

B- To keep stability of a financial system, strong, based on fair competition

C-To keep stability of a safe banking system, and to keep the public faith of the banks and lending institutions.

D-All of the above

- 3. BMA prohibited banks to do:**

A-Provide credits of all types

B- Buying of shares, bonds, or any currency originated in an organization outside of Palestine

C- Accept deposits of all types with interests or without

D- Provide financial insurance services as an agent.

4. A bank can be defined in terms of:

- A-The economic functions it performs B-The services it offers its customers
C-The legal basis for its existence D- All of the above

5. Its allowed for banks to practice the following banking service according to PMA:

- A- Accept deposits of all types with interests or without B- Get into activities of any kind which award the bank
C- Poses of or dealing with real estate by buying or selling or trading D- Provide credit of any type for anyone who is residing outside of Palestine

6. Key Trends Affecting All Financial-Service Firms:

- A-Rising Competition B-Technological Change
C-A+B D- The national universities

7. The person whoworks in the bank management council has to match the following conditions:

- A-He has not caused a ruin or loss of a bank or lending agency B-Has a good reputation
C-Has the right education and experience to operate the bank according to PMA"s rules D- All of the above

8. A central bank's primary job is monetary policy

- A-Involves contributing to the nation's economic goals B-Lending to individuals and governments
C-Controlling the growth of money and credit D-A+C

Question No 3: (7 marks)

1. Discuss the objectives of the bank law. **(3 marks)**
2. Define the bank and list six services that it offers. **(2 marks)**
3. Does the government influence the bank ? explain your answer. **(2 marks)**

With best wishes