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Question Paper Code : 70108

M.B.A. DEGREE EXAMINATIONS, NOVEMBER/DECEMBER 2019

Elective

BA 5008 – BANKING FINANCIAL SERVICES MANAGEMENT

(Regulations 2017)

Time : Three Hours

Maximum : 100 Marks

Answer ALL questions

PART – A

(10×2=20 Marks)

1. What is negotiable instrument ?
2. Define balance sheet.
3. Define lending.
4. What is credit delivery ?
5. What is credit monitoring ?
6. Define NPA.
7. What is underwriting ?
8. Define ratio analysis.
9. Define electronic banking.
10. What is RBI ?

PART – B

(5×13=65 Marks)

11. a) Explain the functions of Indian Banking System.
(OR)
b) Explain about the rights and obligations of banker.
12. a) Describe the types of lending.
(OR)
b) Write the different types of loans and their features.



13. a) Explain the needs and significance of credit mentoring and signal borrowers.

(OR)

b) Write notes on :

- i) Interest rate (2)
- ii) Liquidity (2)
- iii) Credit (2)
- iv) Market (2)
- v) Operational risk (3)
- vi) Forex. (2)

14. a) Differentiate between mergers and diversification.

(OR)

b) Describe the various components used in CAMEL'S model to analyse the performance of banks.

15. a) Write the advantages and disadvantages of electronic banking.

(OR)

b) What are the differences between plastic money and E-Money ?

PART – C

(1×15=15 Marks)

16. a) Elaborate the Provisions of the RBI Act, 1934 governing the Indian Banking System.

(OR)

b) Explain the different types of e payment/transfer systems made available to retail customers by the public sector banks in India. Are New generation banks able to offer better payment/transfer services than Public Sector Banks ? Give reasons.
