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Question Paper Code: 6313492

M.B.A. DEGREE EXAMINATIONS, NOV/ DEC 2024

Third Semester

Master of Business Administration

P23BAEF3 – BANKING AND FINANCIAL SERVICES

(Regulation 2023)

Time: Three Hours

Maximum: 100 Marks

Answer ALL questions

PART – A

(10 x 2 = 20 Marks)

1. List two key functions of the Indian Banking system.
2. What does the acronym CAMEL stand for in the banking performance evaluation?
3. Define Capital Adequacy in the context of banking.
4. Name two types of financial risks faced by the banks.
5. Differentiate between e-payment and electronic banking.
6. What is the primary purpose of the Information Technology Act, 2000 in India?
7. Define NBFC and state its primary function.
8. What is the difference between leasing and hire purchase?
9. What is the full form of IRDA and when was it established?
10. Define bill discounting in the context of financial services.

PART – B

(5 x 16 = 80 Marks)

11. (a) Discuss the key provisions of the Banking Regulation Act, 1949. (16)

(OR)

(b) Describe the components of a bank's Balance Sheet and its Income Statement. (16)

12. (a) Compare and contrast deposit and non-deposit sources of bank funds. (16)

(OR)

(b) Analyze the various risk management strategies employed by banks, focusing on interest rate and forex risks. (16)

13. (a) Discuss the evolution of payment systems in India from paper-based to electronic methods. (16)

(OR)

(b) Examine the major security threats in e-banking and RBI's initiatives to counter them. (16)

14. (a) Analyze the RBI framework and regulations for NBFCs. (16)

(OR)

(b) Examine the role and importance of mutual funds in the Indian financial market. (16)

15. (a) Analyze the various products and services offered in the Indian insurance sector. (16)

(OR)

(b) Examine the functions of SEBI in regulating merchant banking activities in India. (16)