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**Question Paper Code : J1125**

M.B.A. DEGREE EXAMINATION, FEBRUARY/MARCH 2018.

Fourth Semester — General Management

Common to Third Semester — Financial Services Management

DBA 7006 — INDIAN BANKING FINANCIAL SYSTEM

(Regulations 2013)

Time : Three hours

Maximum : 100 marks

Answer ALL questions.

PART A — (10 × 2 = 20 marks)

1. Explain the concept of banking.
2. Define endorsement.
3. What are demand deposits?
4. Explain restrictive crossing.
5. What is meant by loan syndication?
6. Define risk charting.
7. Define financial distress.
8. What is meant by conglomerate merger?
9. What is ALM?
10. What is meant by EFT?

PART B — (5 × 13 = 65 marks)

11. (a) (i) Explain the various monetary and non monetary functions of RBI.  
(ii) Elaborate on the items under the liability side of a banks balance sheet.

Or

- (b) (i) Differentiate between promissory notes, bills of exchange and cheques.  
(ii) Highlight the provisions covered under Part II of the Banking Regulation Act 1949.

12. (a) (i) State the different approaches to capital adequacy.  
(ii) Describe the steps involved in designing of deposit schemes.

Or

- (b) Do you think credit analysis is essential before providing loan to the customers? Explain the various credit Appraisal Techniques used by commercial banks to analyse the credit worthiness of a borrower.
13. (a) (i) Explain the need for credit monitoring.  
(ii) Should rehabilitation be done on a continuous basis? Explain the procedure for rehabilitation of sick units.

Or

- (b) What are NPA's? Describe the major factors that contribute to high levels of NPA in India. Explain the steps taken by banking sector to resolve this problem.
14. (a) What are the objectives of mergers in banking sector? Critically analyze on the mergers that have taken place in the post liberalization era.

Or

- (b) Describe the various components used in CAMEL'S model to analyse the performance of banks.
15. (a) Explain the importance of E-banking system in India. Describe how Indian customers are reacting to E-banking post demonetization?

Or

- (b) (i) Describe the role of RBI in addressing the security issues in e-payment system.  
(ii) List out the advantages of SWIFT.

PART C — (1 × 15 = 15 marks)

16. (a) Elaborate the forecasting mechanism of cash demand at ATMs.

Or

- (b) Describe the advantages and disadvantages of traditional and electronic payments system.

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**Question Paper Code : BS2125**

M.B.A. DEGREE EXAMINATION, AUGUST/SEPTEMBER 2017.

General Management (Fourth Semester)

Financial Services Management (Third Semester)

DBA 7006 – INDIAN BANKING FINANCIAL SYSTEM

(Regulations 2013)

Time : Three hours

Maximum : 100 marks

Answer ALL questions.

PART A — (10 × 2 = 20 marks)

1. Define banker.
2. What is negotiable instrument?
3. What is meant by pricing of deposits?
4. What is financial distress?
5. What do you mean by risk management?
6. Define underwriting.
7. What is mutual fund?
8. Define merger.
9. What do you mean by credit monitoring?
10. Define E-Money.

PART B — (5 × 13 = 65 marks)

11. (a) Explain the rights and obligations of the banker.

Or

- (b) Explain the highlights of the Banking regulations Act 1948.

12. (a) What are the basic steps involved in credit analysis (5C'S)? Explain the sources of credit information?

Or

- (b) Discuss the lending functions of banks. Explain different types of lending.

13. (a) Explain different types of loans and advances in detail.

Or

- (b) (i) Describe the sources of credit information. (7)

- (ii) What do you understand about NPA & ALM? (6)

14. (a) Describe the Framework for Evaluating Bank Performance.

Or

- (b) Explain the CAMELS rating system in detail.

15. (a) Explain different types of payment systems followed in India.

Or

- (b) Discuss the Security threats in e-banking.

PART C — (1 × 15 = 15 marks)

16. (a) Discuss the overall functions performed by the commercial banks in India.

Or

- (b) Discuss the various types of risks faced by a banker and suggest measures to mitigate them.

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**Question Paper Code : JK4131**

M.B.A. DEGREE EXAMINATION, FEBRUARY/MARCH 2017.

(From Academic Year – 2015 – New Question Paper Pattern)

Third Semester

Financial Services Management

DBA 7006 — INDIAN BANKING FINANCIAL SYSTEM

(Regulations 2013)

Time : Three hours

Maximum : 100 marks

Answer ALL questions.

PART A — (10 × 2 = 20 marks)

1. State the primary functions of banks.
2. Define Negotiable Instruments.
3. What are certificate of deposits?
4. What is commercial lending?
5. What is credit monitoring?
6. Define Transaction Risk.
7. Give an example for horizontal merger in banking sector in the recent times
8. What is meant by capital adequacy?
9. What is interest spread?
10. What is meant by e-banking?

PART B — (5 × 13 = 65 marks)

11. (a) (i) Trace the history and development of Banking system in India. (7)  
(ii) State the obligations of a banker. (6)

Or

- (b) Write short notes on : (i) Endorsement (ii) Crossing of cheque  
(iii) Dishonour of cheques. (4 + 4 + 5)

12. (a) Explain the various sources of bank funds. Explain the recent strategies adopted in pricing of deposit services.

Or

- (b) Differentiate between Investment and lending functions of banks. Elaborate on the different types of lending.

13. (a) (i) How do banks identify financial sickness of a borrower. (7)  
(ii) Describe the role of BIFR in financial reconstruction. (6)

Or

- (b) Explain the different types of risks involved in foreign exchange transactions with the help of examples. Suggest measures to mitigate them.

14. (a) Elaborate on the various security market instruments in which banks are investing, as a diversification measure to withstand competitive pressures.

Or

- (b) How does Ratio analysis help in analyzing the performance of banks? Explain the essential ratios that are used in assessing the profitability of a bank.

15. (a) (i) Describe the techniques used for forecasting cash requirements at ATM's in India.  
(ii) What is CTS? What are its benefits to the customers?

Or

- (b) Explain the threats involved in E banking transactions. Do you think RBI has addressed all security related issues to make India ready for complete cashless transactions? Discuss.

PART C — (1 × 15 = 15 marks)

16. (a) State the objectives of ALM. Explain ALM as a strategic tool of Risk management.

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.

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**Question Paper Code : 22127**

M.B.A. DEGREE EXAMINATION, FEBRUARY/MARCH 2015.

Third Semester

Financial Services Management

DBA 7006 — INDIAN BANKING FINANCIAL SYSTEM

(Regulations 2013)

Time : Three hours

Maximum : 100 marks

Answer ALL questions.

PART A — (10 × 2 = 20 marks)

1. What are commercial banks?
2. What are negotiable instruments?
3. What is capital adequacy ratio?
4. List down the fund based services of commercial banks.
5. What is credit monitoring?
6. What is ALM?
7. What are mutual funds?
8. What is ratio analysis?
9. What is E-money?
10. What are ATMs?

PART B — (5 × 16 = 80 marks)

11. (a) Critically examine the rights and obligations of a banker.

Or

- (b) Elaborate the provisions of the RBI Act, 1934 governing the Indian banking system.

12. (a) Examine the strategies for designing of deposit schemes by a banker.

Or

(b) Explain the various forms of application of bank funds by highlighting their merits and demerits.

13. (a) Elaborate the various types of risks faced by a banker and suggest measures to mitigate them.

Or

(b) Briefly emphasize the need for credit monitoring.

14. (a) Examine the CAMELS model analysis of assessing the performance of commercial banks.

Or

(b) Examine the role of commercial banks in the securities market.

15. (a) Examine the security threats in E-banking and explain the initiatives of the RBI to overcome them.

Or

(b) Explain the various types of e-banking services of a commercial bank.

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