



QP CODE: 25805051



25805051

Reg No :

Name :

MBA DEGREE EXAMINATION, NOVEMBER 2025

Third Semester

Master of Business Administration

ELECTIVE - 24MB03FE03 - BANKING & FINANCIAL SERVICES

2024 Admission Onwards

84DAE716

Time: 3 Hours

Maximum Marks: 60

Part A

*Answer any **five** questions. Each question carries **2** marks.*

1. What is a payment bank ?
2. What is UPI?
3. What is Vostro account?
4. What is a blanket lien?
5. What is bank balance sheet?
6. Define an appellate tribunal.
7. Define asset reconstruction.

(5×2 = 10 Marks)

Part B

*Answer any **five** questions. Each question carries **6** marks.*

8. Identify the various phases of banking business in India.
9. What is monetary policy? How it is useful to control the credit?
10. Identify the various types of crossing of cheques.
11. Explain the Principles of Good Lending.
12. Assemble the features of CAMELS rating.
13. How do bank performance is analysed with financial ratios?
14. List out the the roles played by ombudsmen in redressing grievances of banking customers.

(5×6 = 30 Marks)





Part C

Answer any **two** questions. Each question carries **10** marks.

Question number 17 is compulsory .

15. "The Basel Committee is the primary global standard-setter for the prudential regulation of banks". Evaluate the role of the Basel Committee as a standard-setter.
16. Classify the various national and international payment and settlement systems available for modern banking.

Compulsory Question

17. Financial inclusion will help in financial and institutional sustainability to guarantee continuity and certainty. Explain.

(2×10 = 20 Marks)

