

Register No.: ..... Name.: .....

## SAINTGITS COLLEGE OF ENGINEERING (AUTONOMOUS)

(AFFILIATED TO APJ ABDUL KALAM TECHNOLOGICAL UNIVERSITY, THIRUVANANTHAPURAM)

**THIRD SEMESTER MBA DEGREE EXAMINATION (Regular), FEBRUARY 2022**

**(2020 Scheme)**

**Course Code :** 20MBA239

**Course Name:** Managing Banks and Financial Institutions

**Max. Marks :** 60

**Duration: 3 Hours**

### PART A

*(Answer all questions. Each question carries 2 marks)*

1. Define Branchless Banking
2. What is Reverse Repo Rate
3. Define Cash Reserve Ratio
4. Illustrate Balanced Scorecard Approach for Credit Appraisal
5. What are FinTech companies

### PART B

*(Answer any 3 questions. Each question carries 10 marks)*

6. Explain challenges of resource allocation in Indian banking system
7. Discuss the key banking performance evaluation tools
8. What are the causes of NPAs in Indian Commercial Banks? Give your suggestions for reducing NPAs in Indian Commercial Banks.
9. What is Credit Creation? Explain the process of credit creation with an example.
10. What are commercial banks? Explain the functions and services of commercial banks in India

### PART C

*(Compulsory question, the question carries 20 marks)*

11. a) Explain the regulatory framework for Banking and Financial Institutions in India  
Marks (10)
- b) What is capital adequacy in banking. Examine the capital adequacy norms in Indian banking system".  
Marks (10)

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