

Register No.: Name.:

SAINTGITS COLLEGE OF ENGINEERING (AUTONOMOUS)

(AFFILIATED TO APJ ABDUL KALAM TECHNOLOGICAL UNIVERSITY, THIRUVANANTHAPURAM)

THIRD SEMESTER MBA DEGREE EXAMINATION (Regular), DECEMBER 2022
(2021 Scheme)

Course Code : 21MBA273

Course Name: Managing Banks and Financial Institutions

Max. Marks : 60

Duration: 3 Hours

PART A

(Answer all questions. Each question carries 2 marks)

1. What is the role of a commercial bank in an economy?
2. What are the sources of bank funds?
3. What are the types of credit that banks in India extend to borrowers.
4. What is capital adequacy ratio?
5. What is financial inclusion?

PART B

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

6. What is the need for regulating the banking sector? Explain the role of RBI in the Indian banking sector.
7. What is the objective of monetary policy and explain the tools of monetary policy?
8. Explain the process of credit appraisal.
9. Explain the various categories of risk faced by banks.
10. What are the objectives of Developmental Financial Institutions (DFI)? Write about any four DFIs with their functions.

PART C

(Compulsory question, the question carries 20 marks)

11. a) Explain the factors influencing loan policy. (Marks 10)
b) Explain asset liability management practice in financial institutions. (Marks 6)
c) Explain how risks are mitigated through asset liability management using examples. (Marks 4)
