

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

## SAINTGITS COLLEGE OF ENGINEERING (AUTONOMOUS)

(AFFILIATED TO APJ ABDUL KALAM TECHNOLOGICAL UNIVERSITY, THIRUVANANTHAPURAM)

**THIRD SEMESTER MBA DEGREE EXAMINATION (S), MAY 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. Explain the concept of Universal Banking?
2. Recall the purpose of the Banking Ombudsman Scheme?
3. Examine the significance of Credit Score?
4. Elaborate on Cash Reserve Ratio?
5. What is meant by Fin-Tech?

### PART B

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

6. Summarize the major functions of the Reserve Bank of India?
7. Discuss monetary policy and its implications for bank management?
8. Explain the process of credit delivery in commercial banks in line with the cardinal principles of sound lending?
9. Elaborate on NPA's? Explain the steps for reducing the same?
10. Outline the importance of Financial Inclusion in the Indian context?

### PART C

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

11. A) Examine how CAMEL model is helpful in assessing the performance of commercial banks in India? Marks (10)  
B) Development finance institutions have contributed substantially to the development of the financial system. Substantiate? Marks (10)

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