

Reg. No. _____ Name: _____

APJ ABDUL KALAM TECHNOLOGICAL UNIVERSITY
FOURTH TRIMESTER MBA DEGREE EXAMINATION SEPT 2018

MBA FIN-T4-4 COMMERCIAL BANKING SYSTEM

Max. Marks: 60

Duration: 3 Hours

Part A

Answer all questions. Each question carries 2 marks

1. What is cross selling? Explain with examples.
2. What are the activities in 'Universal Banking'?
3. Briefly explain the services offered under 'Wholesale Banking'.
4. Explain Statutory Liquidity Ratio.
5. Describe Open Market Operations (OMO) of RBI.

(5x2 marks = 10 marks)

Part B

Answer any 3 questions. Each question carries 10 marks

6. 'Technology has given a new route to Banking Business in India'. Analyze.
7. Explain the 'three pillars' of Basel II norms. Why they are important?
8. New Generation Banks in India is contributing to the development of Economy. Refute or defend.
9. 'Social Banking has contributed substantially to the development of rural India'. Substantiate.
10. What are the major functions of Merchant Bankers? Substantiate their presence in India.

(3x10 marks = 30 marks)

Part C

Compulsory question, the question carries 20 marks

11. (a) Explain Income Recognition and Asset Classification (IRAC) norms.
(b) Various asset categories need different provisions. Explain with an imaginary example.

(2X10=20 marks)
