



**MBA DEGREE EXAMINATIONS: APRIL / MAY 2023**

(Regulation 2021A)

Second Semester

**MASTER OF BUSINESS ADMINISTRATION**

P21MBE0146 : Commercial Banking

**COURSE OUTCOMES**

- CO1:** Explain various banking concepts, retail cum wholesale products and services offered by banks  
**CO2:** Compile the credit appraisal techniques and recovery techniques adopted by banks.  
**CO3:** Interpret the asset liability management of selected banks and modern banking services

**Time: Three Hours**

**Maximum Marks: 100**

**PART A (10Q x 10 Marks = 100 Marks) Answer All Questions**

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|---|---|-----------------------|
| 1 | Explain the different functions of commercial banks.  | CO1 [K <sub>2</sub> ] |
| 2 | Classify the different retail deposits and mention the deposit varieties offered by the one of the bank chosen for your mini project and do explain the computation of interest and composition of bank deposits.       | CO1 [K <sub>2</sub> ] |
| 3 | Assume you are a bank employee. A customer is applying for a home loan of Rs.50 lakhs. Illustrate the principles of lending and the role of CIBIL in lending functions taken by your bank.                              | CO2 [K <sub>2</sub> ] |
| 4 | Explain the 5 C's of credit with examples.  | CO2 [K <sub>2</sub> ] |
| 5 | Banks' NPA may rise to 9.5% by September 2022 in worst case scenario: RBI- Interpret and Comment on the Quality of assets and recovery mechanism adopted by Commercial banks w.r.t banks chosen by team for assignment. | CO2 [K <sub>2</sub> ] |

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| 6  | Show the RBI norms on the priority sector lending and Term loans in detail with latest empirical data.               | CO2 [K <sub>2</sub> ] |
| 7  | Outline the factors affecting the Working capital requirements and the assessment methods of working capital.        | CO2 [K <sub>2</sub> ] |
| 8  | Explain the fee based and subsidiary services of banks with empirical data.  | CO3 [K <sub>2</sub> ] |
| 9  | Explain the following (a) Asset Liability Management (b) CAMELS (c) BASEL III norms for Capital Adequacy.            | CO3 [K <sub>2</sub> ] |
| 10 | Explain the modern banking services and challenges and prospects for modern banking services with suitable examples. | CO3 [K <sub>2</sub> ] |

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