



MBA DEGREE EXAMINATIONS: NOV / DEC 2024.

(Regulation 2021)

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 (20 marks x 5 = 100 Marks) (Internal Choice)

- 1 a) Define the role of payment banks in financial inclusion, citing recent examples. CO1 [K₁]
- (OR)**
- b) Outline the functions of small finance banks and discuss their importance in the Indian banking system. CO1 [K₁]
- 2 a) Compare traditional banking functions with modern banking services, highlighting advancements in technology. CO1 [K₂]
- (OR)**
- b) Illustrate customer relationship management strategies adopted by banks in the digital era with examples. CO1 [K₂]
- 3 a) Explain the methodology behind credit scoring, using a real-time case study from CIBIL reports. CO1 [K₂]

(OR)

- b) Discuss the recovery procedures followed by banks for NPAs, referencing a recent high-profile default case. CO1 [K₂]
- 4 a) Analyze a recent bank balance sheet and interpret its asset-liability composition. CO3 [K₄]
- (OR)**
- b) Evaluate the importance of BASEL CAR norms in maintaining the financial stability of banks. CO3 [K₄]
- 5 a) Discuss the future challenges of modern banking with trends like open banking and fintech integration. CO3 [K₅]
- (OR)**
- b) Appraise the impact of RBI guidelines on digital payment systems in promoting cashless transactions. CO3 [K₅]
