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Question Paper Code :MB2103

MBA DEGREE EXAMINATION APRIL/ MAY 2026

Third Semester

BA4003- Banking and Financial Services

(Regulation: 2021)

Time : 3 Hours

Answer ALL Questions

Max. Marks 100

PART-A (10 x 2 = 20 Marks)

1. List out the characteristics of a Bank.
2. Differentiate between Standard Assets & Sub – Standard Assets
3. Describe plus margin pricing?
4. How do you calculate capital adequacy ratio?
5. Define the term E-Banking.
6. Differentiate between credit card and debit card.
7. List out the types of mutual fund.
8. Write a note on bancassurance.
9. Define the term “Factoring”.
10. Write a note Venture Capital?

Part – B (5 x 13 = 65 marks)

11. a) Prepare a report on Indian Banking System and its importance
OR
b) Explain in detail about the Banking Regulation Act, 1948.
12. a) Explain in detail about the loan policy document
OR
b) Discuss the different methods of pricing of loans.
13. a) Discuss about the E-Banking Technology process

OR

- b) Explain about the initiatives taken By RBI regarding Security threats

14. a) Explain about underwriting process

OR

- b) Differentiate between Leasing and Hire Purchasing

15. a) Discuss the main functions of IRDA

OR

- b) Enumerate the features and Processes of Factoring

PART C (1 X 15 = 15)

16. a) Discuss about the components of CAMELS rating.

OR

- b) Explain about payment system in India.