Register No: ___________________

THE KAVERY ENGINEERING COLLEGE

(An Autonomous Institution)

MBA DEGREE END SEMESTER THEORY EXAMINATIONS, NOV/DEC 2025

Third Semester

Master of Business Administration

PMBE2405-Banking and Financial Services

Regulations - 2024

Duration : 3 Hrs *Maximum : 100 Marks*

*PART – A (ANSWER ALL QUESTIONS) (Marks 10*2=20)*

Q.No	*Questions*	*BTL*	*CO*	*Marks*
1.	Recall the term Indian banking system.	L1	1	2
2.	Can you list the basic concepts of CAMELS?	L1	1	2
3.	Interpret the capital adequacy ratio of a bank.	L2	2	2
4.	How would you classify sources of bank funds?	L2	2	2
5.	List the types of E-payments in India.	L1	3	2
6.	State any two merits of electronic banking in India.	L1	3	2
7.	Name any two NBFC in India.	L1	4	2
8.	Explain the need for financial services of a bank.	L2	4	2
9.	Infer the term IRDA.	L2	5	2
10.	Rephrase the meaning of merchant banking.	L2	5	2

*PART – B (ANSWER ALL QUESTIONS) (Marks 5*16 = 80)*

Q.No		*Questions*	*BLT*	*CO*	*Marks*
11.	a	How would you summarize the overview of the Indian banking system in detail?	L2	1	16
		Or			
	b	Explain the financial statement of a public sector bank of your choice with example.	L2	1	16
12.	a	How would you organize the various financial distress prediction models of financial institutions?	L3	2	16
		Or			
	b	How would you identify the NPA's and current issues related to NPA's of banking companies in India?	L3	2	16
13.	a	Can you choose the different security threats in E-banking and the RBI initiatives to overcome the security threats?	L3	3	16
		Or			
	b	Difference between paper-based payment system and e-payment system in Indian banking companies.	L3	3	16

14.	a	Categorize the various schemes of mutual funds and its merits and demerits.	L4	4	16
		Or			
	b	Compare and contrast between lease financing and hire purchase financing with merits and demerits.	L4	4	16
15.	a	Justify the various stage of venture capital financing is important for a start-up company.	L5	5	16
		Or			
	b	Evaluate the different types of factoring services offered by SBI factor and CANBANK factor in India.	L5	5	16