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**63/2 (SEM-3) MBAA3, C3**

**2022**

**(Held in 2023)**

**MBA**

**(Theory Paper)**

**Paper Code : MBA A3**

**(Managing Banks and Financial Institutions)**

**Full Marks – 70**

**Pass Marks – 28**

**Time – Three hours**

**The figures in the margin indicate full marks  
for the questions.**

**1. Answer any *five* questions from the following :**  
**2×5=10**

- (a) What are Small Finance Banks ?**
- (b) What is a Mobile Wallet ?**
- (c) What are Basel Norms ?**
- (d) What are SHGs ?**
- (e) What is Microfinance ?**

**[Turn over**

(f) What is Development banking ?

(g) What is Financial inclusion ?

2. Answer any *four* questions from the following :  
5×4=20

(a) Classify NPAs as per RBI guidelines.

(b) Discuss the needs for Financial inclusion.

(c) Discuss the issue of capital infusion in PSU Banks in India.

(d) Discuss the functions of Commercial banks in the Indian economy.

(e) Discuss the working of NABARD.

(f) Discuss the role of EXIM Bank.

3. Answer any *four* questions from the following :  
7×4=28

(a) Distinguish between Banks and NBFCs ?

(b) Discuss the causes of increasing NPAs in the Indian economy.

(c) Discuss the causes of Financial exclusion.

(d) Critically evaluate the recent bank merger in India.

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(e) Discuss the risks exposure of a Commercial bank.

(f) Discuss the needs for Development banks in India.

4. Examine the role of the banking system in the economic development of India. 12

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(Theory Paper)

Paper Code : MBA C3

(Services Marketing and Retail Management)

Full Marks – 70

Pass Marks – 28

Time – Three hours

The figures in the margin indicate full marks for the questions.

SECTION – A

1. Answer any *five* questions :  $2 \times 5 = 10$

- (a) What are professional services ? Give example.
- (b) What are Service Management trinities ?
- (c) What is an Augmented service ?
- (d) What is a Service quality gap ?
- (e) What is a Leased department store ?
- (f) What are atmospherics in a retail store ?
- (g) What is Retail logistics management ?

SECTION – B

2. Answer any *four* questions :  $5 \times 4 = 20$

- (a) Discuss some factors affecting the growth of services in various sectors. 5
- (b) Classify and explain services based on degree of involvement of the customer. Give suitable examples for each. 5
- (c) What are capacity constraints ? Explain its types.  $1 + 4 = 5$
- (d) Why is relationship marketing so important ? 5
- (e) What are the functions of retail distribution ? 5
- (f) What is Vertical marketing system ? Discuss its types.  $2 + 3 = 5$

SECTION – C

3. Answer any *four* questions :  $7 \times 4 = 28$

- (a) Design and develop a service concept for a departmental store. 7
- (b) Discuss the external factors affecting consumption of services. Give examples for each. 7

- (c) Suggest measures to balance demand and capacity in services. Also suggest some strategies for Waiting line management.

4+3=7

- (d) Discuss any seven types of retailers.

- (e) What is the importance of retail location ? Discuss the different types of unplanned business districts.

3+4=7

- (f) Explain the components of Supply chain management.

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## SECTION – D

### 4. Compulsory question :

- (a) A tea franchisee wants to shift its store outlet in a different location. He also wants to go for a renovation of his store to give it a more attractive look and better ambience. In this context, suggest a location for his store and also give some ideas for the store exterior and interior renovation.

4+8=12