

Name:	
Enrolment No:	

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, December 2019

Course: Marketing of Non Fund Based Products
Programme: BBA FAS --2017

Semester: V

Time: 03 Hours

Course code: FINC2012

Max. Marks: 100

Instructions: Attempt all the Questions

SECTION A

(20 Marks)

Q1.	credit risk is: a) default of the banker to maintain CRR b) default of the banker to issue credit card c) default of the banker to release credit to the borrower on time d) default of the customer to repay the loan	1(CO4)
	----- pools money from investors and invests in stocks, bonds, shares a) a bank b) a merchant banker c) a factor d) a mutual fund	1(CO2)
	Identify the document of title to goods: a) Bill of exchange b) Bill of lading c) Bill of entry d) any one of the above	1(CO3)
	Bank A grants an overdraft to ABC Ltd against book debts. This is secured by: a) hypothecation b) pledge c) mortgage d) assignment	1(CO4)
	CRR and SLR are not applicable to a) a certificate of deposit b) credit balance in a cc account c) a flexi deposit d) a commercial paper	1(CO1)
	As per prudential norms bank assets are not classified as: a) Standard assets b) Quality assets c) Doubtful assets d) Loss assets	1(CO3)
	High Risk is outstanding feature of a) Mutual Fund b) Venture Capital c) debenture finance d) Govt Bonds	1(CO4)
	----- Capital is provided for early manufacturing and marketing expense. (a) Startup capital (b) seed capital (c) first round financing (d) Second round financing	1(CO1)
	A bank accepts a deposit from a Corporate house. The features of the deposit are: i) accepted at a discounted value ii) stamp duty is borne by the bank iii) issued as usance promissory note iv) TDS is not applicable Identify the deposit a) commercial paper b) certificate of deposit c) flexi deposit d) caution deposit	1(CO3)
	A bank finances an agriculturist to buy a tractor. The loan is secured by: a) Hypothecation of the tractor b) Mortgage of the tractor c) Pledge of the tractor d) Assignment of the tractor	1(CO4)
	NEFT is: a) National Electronic Funds Transfer system offers an efficient, secured, economical facility	1(CO2)

	b) NEFT is available for retail customers c) NEFT is an end to end and covers only the networked branches d) all of the above	
		1(CO1)
	What is a Demat a/c: a) acronym for Demat is dematerialization of shares b) dematerialization is a paperless book entry form of shares c) demat accounts can be opened by banks d) all of the above	1(CO2)
	If, in a company's government shareholding is more than 51% , it is classified as: a) Public Ltd b) Quasi government c) Private Ltd d) Government	1(CO1)
	Securitization is the process of acquisition of loans classified as : a) standard assets b) book debts c) non-performing assets d) any one of the above	1(CO4)
	One of the key area of Asset Liability Mangement of banks is the interest management. Banks analyse interest trends based on: a) gap analysis b) value at risk c) duration analysis d) all of the above	1(CO1)
	Under ----- act, a copy of an entry in a banker's records, certified by an officer of a bank may be treated as prima facie evidence of a corresponding transaction in any legal proceedings. a) Reserve Bank of India Act,1934 b) Banking Regulation Act,1949 c) Banker's Book Evidence Act,1891 d) Right of Information Act,2005	1(CO2)
	A bank grants a CC of Rs.10 crores line of credit to a client, against hypothecation of stocks. The margin is 25%. If the client wants to avail of the full limit of Rs.10 crores, the minimum stocks required is: a) Rs 10.00 crores b) Rs 7.50 crores c) Rs.12.50 crores d) Rs.13.5 crores	1(CO1)
	One of your customers lost the fixed deposit receipt issued by the bank. To obtain a duplicate fixed deposit receipt he needs to furnish a) a power of attorney b) a guarantee c) a letter of credit d) an indemnity bond	1(CO2)
	What are the features of a banker's lien? a) called as implied pledge b) banker can retain the security c) banker right to sell in case of default d) a,b and c	1(CO4)
SECTION B (20 Marks)		
Q2	What documents are required to open a letter of credit?	5(CO4)
Q3	Why are capital expenditures often the most important decision taken by the firm?	5(CO3)
Q4	What are internal factors affecting capital structure of the firm?	5(CO2)
Q5	Write a note on Banc assurance.	5(CO3)
SECTION-C (30 Marks)		
Q6	What kind of reports can the client expect from the portfolio manager?	10(CO3)
Q7	"Underwriting is the process through which an individual or institution takes on financial risk for a fee". Explain	10(CO2)
Q8	What is the procedure of obtaining registration as a portfolio manager from SEBI? Is there any contract between the portfolio manager and its client?	10(CO4)

SECTION-D**(30 Marks)**

Q9	State diagrammatically the complete process of letter of credit. Explain each step involved in it?	15(CO3)
Q10	Notify the Analysis of Non fund based financial services in India.	15(CO4)