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## MBA (2018 Batch) (Sem.–3) MANAGEMENT OF FINANCIAL SERVICES Subject Code : MBA-912-18 M.Code : 76897

### Time: 3 Hrs.

### Max. Marks : 60

### INSTRUCTIONS TO CANDIDATES :

- 1. SECTION-A contains EIGHT questions carrying TWO marks each and students has to attempt ALL questions.
- 2. SECTION-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and student has to attempt any ONE question from each Subsection.
- 3. SECTION-C is COMPULSORY and consists of ONE Case Study carrying TWELVE marks.

### **SECTION-A**

### Write short notes on the following :

- 1. Demat account
- 2. NPS
- 3. AMC
- 4. Operational lease
- 5. ULIP
- 6. SIP
- 7. Factoring
- 8. Financial Services

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### UNIT-I

- 9. How Micro Finance Institutions are important in growth of economy? Give in detail various Models of Micro Financing.
- 10. What are different types of Insurances? Also give various reforms made in insurance industry since economic policy of 1991.

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### UNIT-II

- 11. Give latest guidelines given by SEBI with regard to Merchant Banking.
- 12. How credit rating agencies are helpful in financial sector of any country? What are different methodologies adopted by credit rating agencies?

### UNIT-III

- 13. Give in detail various types of plastic money. How it is helpful in the era of demonetization and Covid 19?
- 14. Give in detail credit process followed by credit card institutions.

### UNIT-IV

- 15. How Credit Risk Management is done in case of Indian banks? What are different norms banks are supposed to follow in terms of capital adequacy?
- 16. Write about following :
  - a. ALM and interest rate swaps
  - b. IPR and Basel-II

### SECTION-C

### 17. Case Study :

The COVID-19 pandemic has given a big jolt to economy and posed serious challenges before it. Not only banking is suffering but all institutions across financial sector are suffering. Reserve bank of India has reduced repo rate and suggested banks to delay EMIs of borrowers. It could be one of the most serious challenges faced by the financial services industry in nearly a century. The COVID -19 impact on banking will be severe - fall in demand, lower incomes, production shutdowns - and will adversely affect the business of banks. The situation is accompanied by staff shortages, inadequate digital maturity, and pressure on the existing infrastructure as firms scramble to deal with the impact of COVID -19 on financial services.

### Question :

In the light of current scenario, you are advised to devise a strategy for financial services and banks to device strategies. Also give your insights solutions to identify and prepare for new risks

# NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.

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