

Re: Question Paper of MBA Term -V End Examination

Praveen Arora <arorapraveen6929@gmail.com>

Mon 12/9/2019 2:43 PM

To: Tanushka Jangid <tanushka.jangid@jklu.edu.in>; Dinesh Gupta AE <dinesh.gupta@jklu.edu.in>; Sarita Gupta <sarita.gupta@jklu.edu.in>

1 attachments (88 KB)

Final question paper retail banking dec 2019.docx;

Dear Dinesh ji,

Please find enclosed question paper for Retail banking and operations.

As I am not in Jaipur, Dr. Sarita will conduct the same in the lab and share the soft copies of the paper with me.

Regards,

Praveen Arora

9899065555

On Thu, 5 Dec 2019 at 13:25, Tanushka Jangid <tanushka.jangid@jklu.edu.in> wrote:

Dear All,

You are requested to submit the question paper of your respective course in MBA for End Term Examination to Mr. Dinesh Gupta (dinesh.gupta@jklu.edu.in) latest by 12 December, 2019.

Do not send it to me.

Regards

Tanushka Jangid

Associate - Centre for Communication & Critical Thinking

JK Lakshmipat University

Jaipur - 302 026 | Rajasthan | INDIA

e: tanushka.jangid@jklu.edu.in | m: +919166633222www.jklu.edu.in

Near Mahindra SEZ, Mahapura, Ajmer Road,
Jaipur - 302 026, Rajasthan
t: +91 141 7107 501 www.jklu.edu.in



Institute of Management
JK Lakshmipat University, Jaipur
END TERM EXAMINATION -2019

P.MBA (Trimester V) Retail Banking & Operations
Subject Code: FA 2203
MM: 40 Marks

Time: 2 Hours

Section-A

Answer any 8 out of 12 questions... 2 marks each total 16 marks

1. Why do banks prefer to offer third party financial products to their customers, list two points?
 - a) :
 - b) :
2. CASA ... Why is it important for the banks. List two benefits
 - a) :
 - b) :
3. 5C's of credit... Name 2 of the C's
 - a) :
 - b) :
4. List two benefits of any of the 2 names listed in the above question
 - a) :
 - b) :
5. What is full form of PD in risk terminology:
 - a)
6. Why is calculating PD important?
 - a) :

P.T.O.

7. Why are used car loans risky vis-a-vis new car loans. List one point
a) :
8. Why has CRISIL taken a credit bureau licence when it doesn't provide consumer service.
List two points.
a) :
b) :
9. Why is a good credit score important for taking loans.
a) :
10. List two factors that positively impact credit score.
a) :
b) :
11. List two factors that negatively impact credit score
a) :
b) :
12. One should ideally do the following... Tick all good choices
a) To the extent possible pay credit card outstanding in full, otherwise pay maximum possible outstanding
b) Pay only 5% and enjoy the long credit period
c) If one has too many card outstanding, one can look at taking a personal loan to repay and clear all credit card outstanding
d) Withdraw cash on another credit card to repay other credit card in full

Section – B

Multiple choice questions : 1 mark each total 2 marks

13. What is the size of assets of housing finance sector in India
a) 10-15 lac crore
b) 15-20 lac crore
c) 5-10 lac crore
d) > 20 lac crore

14. KYC helps fraud prevention through
- a) Preventing impersonation
 - b) AML checks
 - c) CFT check
 - d) Running authentic credit bureau checks
 - e) All of the above

Section- C

Numerical ... Answer any 2 out of 3 ... 2 marks each total 4 marks

15. If a car loses 10% of value as soon it leaves showroom, what is a safe as well as profitable LTV option @ 10% rate of interest for the loan. Please factor in further 10% discount for distress sale and time taken to repossess and resale the car.
- a) < 60%
 - b) 75%
 - c) 80%
 - d) 85%
 - e) 90%
- Explain reasons for above LTV selected

16. Calculate maturity value of fixed deposit of one lac for 12 months at 8% interest compounded quarterly

17. What is the total interest paid for a three lac car loan with 10800 emi for a 36 month

Section-D

Project Work related

18. Write one paragraph summary of either of the projects done. You must select a project done by any of the other group.

8 Marks

Answer any 5 questions out of 6 questions... 2 marks each, total 10 marks

19. What are advantages of a loss leader product? List any two advantages

a) :

b) :

20. What are key reasons for giving SFB licence in India? List two points

a) :

b) :

21. What is the main reason/s banks find it difficult to give loans to MSME? List at least one and ideally two points

a) :

b) :

22. What safety and facility visa or MasterCard provide to issuing banks? List two features

a) :

b) :

23. How does cash less economy benefit the government and banking sector? List two advantages

a) :

b) :

24. What caused the 2008 global financial crisis? List at least two reasons

a) :

b) :