


|                      |   |
|----------------------|---|
| <b>Name:</b>         | <br><b>UPES</b><br>UNIVERSITY WITH A PURPOSE |
| <b>Enrolment No:</b> |   |

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

**Course: INTB 8007– Financial Advisory Services and Banking Operations**  
**Programme: MBA (International Business)**  
**Time: 03 hrs.**

**Semester: III**  
**Max. Marks:100**

**Instructions:**

Attempt all **Sections**. **Section A** carries 20 marks, **Section B** carries 50 marks and **Section C** carries 30

**Section A**

|    |   |     |     |
|----|---|-----|-----|
| 1. | Explain the Importance of KYC in Credit facilitation.           | [5] | CO1 |
| 2. | What are Mortgage Backed Securities? Explain the risk involved. | [5] | CO1 |
| 3. | Distinction between Retail and Corporate/Wholesale Banking.     | [5] | CO2 |
| 4. | What is revolving credit? How is it different from term loan?   | [5] | CO3 |

**Section B**

|    |  |      |                     |
|----|--|------|---------------------|
| 1. | Explain the importance of Cross Selling in Wealth Management.  | [10] | CO3                 |
| 2. | Explain various classifications of Mutual funds. Explain the concept of NAV.   | [10] | CO1,C<br>O2,CO<br>3 |
| 3. | Why you should buy a separate personal accident insurance and Health Insurance policy even if provided by employer.  | [10] | CO1,C<br>O2         |
| 4. | “The overall market for insurance is expected to be \$ 280 billion by 2020. Gross premiums in India reached \$ 94.48 billion in FY 18. Of this number, the split between life insurance and non-life insurance was \$ 71.1 billion and \$ 23.38 billion respectively”<br><br>Comment on the scope for growth of Insurance market in India. | [10] | CO1,C<br>O2,C0<br>3 |
| 5. | How does a change in Interest and Inflation rate affect Financial Sector?  | [10] | CO1,C<br>O2         |

**Section C**

|    |   |      |                     |
|----|---|------|---------------------|
| 1. | <p>“A key indicator of a bank's health is its capital position, especially its capital-to-risk weighted assets ratio (CRAR) that measures the bank's exposure to riskier loans. The RBI has mandated that banks must maintain CRAR&gt;9%. Among the 54 urban Cooperative Banks (UCBs), three had a negative CRAR.”</p> <p>Explain in detail the risk associated with cooperative banks in India. Also comment on the role of RBI on mitigating risk involved in the financial sector.</p> | [30] | CO1,C<br>O2,C0<br>3 |
|----|---|------|---------------------|

|  |  |  |  |
|--|--|--|--|
|  |  |  |  |
|--|--|--|--|