



UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, December 2021

Course: FASBO
Program: MBA IB
Course Code: : INTB 8007

Semester : III
Duration : 03 hrs.
Max. Marks: 100

Q.No	Section A	Marks	COs
	Note: Attempt All questions.		
Q1	Explain KYC in Credit facilitation.	2	CO1
Q2	What is NAV	2	CO1
Q3	Explain Money Laundering.	2	CO1
Q4	What is revolving credit?	2	CO1
Q5	What do you understand by Amortization	2	CO1
Q6	Expalin Term Insurance	2	CO1
Q7	What is Reverse Repo Rate	2	CO1
Q8	What is Foreclosure	2	CO1
Q9	What is understood by LTV in Credit facilitation	2	CO1
Q10	What is Cross Selling	2	CO1
	Section B	Marks	COs
	Note: Attempt all questions.		
Q1	Explain different phases of business cycles.	5	CO2
Q2	Elaborate on the challenges of growth in Rural Banking in India.	5	CO2
Q3	Why you should buy a separate personal accident insurance policy even if provided by employer.	5	CO2
Q4	How does a change in Interest and Inflation rate affect the Financial Sector?	5	CO2
			COs

Section C		Marks	
Note: Attempt all questions.			
Q1	<p>“Remarkable improvements in social and economic status of the rural poor in the past few years have put Bangladesh on a higher growth trajectory and ensured that growth does not breed inequality”</p> <p>What lessons can India learn from Bangladesh's microfinance institutions?</p>	10	CO3
Q2	<p>“Mortgage major HDFC agreed to acquire Apollo Hospitals Group's entire 50.8 percent stake in Apollo Munich Health Insurance for Rs 1,336 crore and also the 0.4 percent stake held by a few employees for Rs 10.84 crore.”</p> <p>Comment on the scope for growth of Insurance market in India.</p>	10	CO3
Q3	<p>“Today mutual funds have become one of the most popular investment avenues for investors given the wide range of products based on varied investment requirements.”</p> <p>Discuss some of the mistakes investors make while buying mutual funds.</p>	10	CO3
Section D		Marks	COs
Note: Attempt all question.			
Q1	<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>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>	15	CO4
Q2	<p>“After 10 months of banks merger by the current government, the half yearly financial results of the banks highlights their superior performance than the pre merger period in the subsequent analysis.”</p> <p>Comment on rationale behind these mergers.</p>	15	CO4