



SOMAIYA

VIDYAVIHAR UNIVERSITY

Dr. Shantilal K. Somaia School of Commerce and Business Studies

QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: VI
	APR-2024

Sr. No.	Subject	Available
1.	131U05C601 – Non-Banking Financial Companies (A), (B)	
2.	131U05V601 – Financial Planning & Investment	
3.	131U05C602 – Central Banking & Monetary Policy	
4.	131U05C603 – Technical Analysis (A), (B)	
5.	131U05V603 – Risk Management in Banks	
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LIBRARY



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Semester (July 2023 to October 2023)

Examination: End Semester Examination April 2024 (UG/PG Programmes)

Programme code: 05		Class: TYBBF	Semester: VI
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code:131U05C601	Name of the Course: Non-Banking Financial Companies		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)			

Question No.		Max. Marks	CO Attainment
Q.1	a) Which are the Risks involved in Lending?	08	CO 1
	b) Discuss regulatory framework of NBFC in India.	07	CO 2
	OR		
	a) What are the Key Features of NBFC?	08	CO 1
Q.2	b) Elaborate the Problems faced By NBFC in India.	07	CO 2
	a) What is "Haircut" in collateral lending?	08	CO 3
	b) Explain "Calls" and "Returns" in the term of collateral.	07	CO 3
	OR		
	a) What is Cash Flow Management for medium to long term Lending?	08	CO 3
Q.3	b) Discuss the Treatment of Corporate Action on Collateral Lending.	07	CO 3
	a) Which are the norms for NPA monitoring?	07	CO 4
	b) Write down the general process for reporting NPA to Apex Bank.	08	CO 4
	OR		
	a) Discuss Factors of Profit Margin Management	07	CO 4
Q.4	b) What is the "write off" process for NPA accounts?	08	CO 4
	Concept based questions.	05	CO3
	a) Micro Finance Institution.	05	CO4
	b) Transaction Structure of NPA	05	CO2
	c) Leasing Companies		



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Semester (July 2023 to October 2023)			
. Examination: End Semester Examination April 2024 (UG/PG Programmes)			
Programme code: 05		Class: TYBBF	Semester: VI
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code:131U05C601		Name of the Course: Non-Banking Financial Companies	
Duration: 2 Hrs.		Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)			

Question No.		Max. Marks	CO Attainment
Q.1	a) Discuss purpose and objectives of formation of NBFC.	08	CO 1
	b) Explain Leasing Finance Company in detail.	07	CO 2
	OR		
	a) Describe the process of borrowings from general public.	08	CO 1
Q.2	b) What are the Risks of Landing for NBFC?	07	CO 2
	a) Which are the steps involved in using "Substitutions" as collateral?	08	CO 3
	b) How LC (Letter of Credit) backed lending is being executed?	07	CO 3
	OR		
	a) Describe Collateral Management with examples.	08	CO 3
Q.3	b) Discuss the Treatment of Corporate Action on Collateral Lending.	07	CO 3
	a) What are the sources of borrowings, in terms of Profit Margin Management?	07	CO 4
	b) How NBFC manages large deals?	08	CO 4
	OR		
Q.4	a) Discuss the Factors determining Profit Margin Management.	07	CO 4
	b) Explain the Norms for NPA Monitoring.	08	CO 4
	Concept based questions.	05	CO3
	a) Sources of Funds for NBFC.	05	CO2
	b) Loan Companies.	05	CO1
	c) Cost of Borrowings.		



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Semester (November 2023 to March 2024)			
Examination: End Semester Examination April 2024 (UG/PG Programmes)			
Programme code:05		Class: TYBBF	Semester: VI
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05V601	Name of the Course: Financial Planning and Investments		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1) Figures to the right indicates the full marks. 2) Use of Simple Calculator is allowed			

Q. No.		Max. Marks	CO																												
Q.1	<p>(A) Mr. Shiva wants to invest in a company A LTD. or B Ltd. the return of both the companies are given below:</p> <table border="1"> <thead> <tr> <th colspan="2">A LTD</th><th colspan="2">B LTD</th></tr> <tr> <th>Return</th><th>probability</th><th>Return</th><th>probability</th></tr> </thead> <tbody> <tr> <td>6</td><td>0.10</td><td>4</td><td>0.10</td></tr> <tr> <td>7</td><td>0.25</td><td>6</td><td>0.20</td></tr> <tr> <td>8</td><td>0.30</td><td>8</td><td>0.40</td></tr> <tr> <td>9</td><td>0.25</td><td>10</td><td>0.20</td></tr> <tr> <td>10</td><td>0.10</td><td>12</td><td>0.10</td></tr> </tbody> </table> <p>a) Calculate Expected return of both the companies. b) Calculate Standard Deviation of both the companies. c) Advice Mr. Shiva the best company to be prefer for the purpose of investment.</p>	A LTD		B LTD		Return	probability	Return	probability	6	0.10	4	0.10	7	0.25	6	0.20	8	0.30	8	0.40	9	0.25	10	0.20	10	0.10	12	0.10	08	CO2
A LTD		B LTD																													
Return	probability	Return	probability																												
6	0.10	4	0.10																												
7	0.25	6	0.20																												
8	0.30	8	0.40																												
9	0.25	10	0.20																												
10	0.10	12	0.10																												
	<p>(B) From the following calculate duration of bond. Face Value = Rs. 100 Coupon / Interest Rate = 12% p.a, Years to Maturity = 6 years Current Market Price = Rs. 92.50 Yield to Maturity = 16% Redemption Value = Rs. 100 (at par)</p> <p style="text-align: center;">OR</p> <p>(C) Enumerate the features of UPI payment in India.</p>	07	CO2																												
	(D) Explain the different types of home loan offered by Indian banks.	07	CO1																												
Q.2	(A) Mr. Kumar wants to plan his retirement at the age of 35. He seeks some advice to understand Sources of retirement savings. As a portfolio manager advice him for the same.	08	CO3																												

	(B) Discuss the process of retirement planning.	07	CO3												
	OR														
	(C) Mr. Krishna (ages 26 years) who does not have any life insurance policy wants to take the policy to protect his family from future uncertainty. Advice him the types of Life insurance policies available in the market.	15	CO3												
Q.3	(A) Distinguish between hedge fund and mutual fund.	07	CO4												
	(B) Explain the term REIT and its benefits and limitations.	08	CO4												
	OR														
	(C) Discuss the six strategies that can guide investors' thinking on alternative investing in the near to intermediate term.	15	CO4												
Q.4	<p>Attempt the following: (5 Marks each):</p> <p>(A) Ms. Leena is considering an investment opportunity which will give her cash inflows as below:</p> <table><tr><th>Year</th><th>Cash Inflow</th></tr><tr><td>1</td><td>35,000</td></tr><tr><td>2</td><td>22,000</td></tr><tr><td>3</td><td>48,000</td></tr><tr><td>4</td><td>70,500</td></tr><tr><td>5</td><td>35,500</td></tr></table> <p>The initial investment is Rs. 60,000. If the time preference rate is 10%, state whether the following investment is profitable or not.</p> <p>(B) Explain the process of invest in Exchange Traded Funds in India.</p> <p>(C) A Government of India bond of Rs. 1000 each has a coupon rate of 7.5% per annum. It maturity period is 20 years and the current market price is Rs. 1060. Find Yield to Maturity.</p>	Year	Cash Inflow	1	35,000	2	22,000	3	48,000	4	70,500	5	35,500	15	CO1,2
Year	Cash Inflow														
1	35,000														
2	22,000														
3	48,000														
4	70,500														
5	35,500														



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April 2024

Examination: End Semester Examination April 2024 (UG/PG Programmes)

Programme code: 05.		Class: TYBBF	Semester: VI
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05C602	Name of the Course: Central Banking and Monetary policy		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment
Q.1	(a) Discuss the functions and regulatory role of NABARD.	07	CO2
	(b) State the functions of Bank of England. OR	08	CO3
	(c) Discuss the structure of European Central Bank and functions of Euro system.	15	CO3
Q.2	(a) Discuss Central bank of China.	07	CO3
	(b) Enumerate Asian Development Bank in detail. OR	08	CO3
	(c) Asymmetric information Plays a pivotal role in changing market conditions. Discuss	07	CO5
Q.3	(a) Discuss Expectancy theory of Interest.	07	CO5
	(b) Explain the promotional functions of central bank. OR	08	CO1
	(c) "RBI adopts various tools to control inflation". Explain this statement by highlighting Quantitative and Qualitative tools adopted to RBI.	15	CO4
Q.4	Conceptual Questions (5 marks each)		
	(a) IMF and its objective.	05	CO3
	(b) Credibility and Transparency of Central Bank	05	CO1
	(c) Euro System	05	CO4



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BBF-VI

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April 2024			
Examination: End Semester Examination (UG/PG Programmes)			
Programme code: 05		Class: TYBBF	Semester: VI
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya		Name of the Department: Accounting & Finance	
Course Code: 131U05C603		Name of the Course: Technical Analysis	
Duration : 2 Hr.		Maximum Marks : 60	
Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2) Assume suitable data if necessary			

Question No.		Max. Marks	CO
Q 1	a. Explain the technical analysis. Highlights the basic assumptions of technical analysis.	07	CO 1
	b. What is a Doji Candle? Write the importance of Doji candles at top and bottom?	08	CO 1
	Or c. What do we mean by the term 'Chart'? Explain different types of charts with examples.	15	CO 1
Q 2	a. What are the criteria and Pattern Psychology behind Shooting Star?	07	CO 2
	b. What are the criteria and Pattern Psychology behind Inverted Hammer?	08	CO 2
	Or c. What do you mean by support and resistance? Explain role reversal of support and resistance.	07	CO 3
Q 3	d. List down the points to remember for the qualifying pattern as Double Tops.		
	a. List down the points to remember for the qualifying pattern as Inverted head and shoulder.	07	CO 3
	b. What is RSI? Explain RSI as an indicator of Overbought - Oversold Signals..	08	CO 3
	Or c. What are the qualities of a successful trader?	07	CO 4
Q 4	d. Explain trading psychology.	08	CO 4
	Conceptual Question. (5 Marks Each)	15	
	a. Rounding Top		CO 2
	b. Ascending Triangle		CO 3
	c. Breakaway Gaps		CO 3



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April 2024		
Examination: End Semester Examination (UG/PG Programmes)		
Programme code: 05	Class: TYBBF	Semester: VI
Programme: Banking & Finance		
Name of the Constituent College: S K Somaiya		Name of the Department: Accounting & Finance
Course Code: 131U05C603	Name of the Course: Technical Analysis	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2) Assume suitable data if necessary		

Question No.		Max. Marks	CO
Q 1	a. Explain Technical analysis. Write the difference between fundamental analysis and technical analysis.	07	CO 1
	b. What are the advantages and disadvantages of technical analysis?	08	CO 1
	Or		
	c. What do we mean by the term 'Chart'? Explain different types of charts with examples.	15	CO 1
Q 2	a. What are the criteria and Pattern Psychology behind Hammer candle?	07	CO 2
	b. What are the criteria and Pattern Psychology behind Hanging Man?	08	CO 2
	Or		
	c. Explain the Elliott Wave theory of price move with Dominant and Corrective Wave.	15	CO 3
Q 3	a. List down the points to remember for the qualifying pattern as head and shoulder Top.	07	CO 3
	b. Explain RSI as an indicator for Divergence signals.	08	CO 3
	Or		
	c. Explain Risk Management. Write components of risk management.	07	CO 4
	d. Explain different techniques of day trading.	08	CO 4
Q 4	Conceptual Question. (5 Marks Each)	15	
	a. Rounding Bottom		CO 2
	b. Symmetrical Triangle		CO 3
	c. Common Gap		CO 3



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Semester (Nov 23 to April 2024)

Examination: End Semester Examination April 2024 (UG/PG Programs)

Programme code: 05		Class: TYBBF	Semester: VI
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05V603	Name of the Course: Risk Management in Banks		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Quote Examples as required			

Question No.		Max. Marks	CO Attainment
Q.1	A)Alok is the CEO of Waterfield's India Pvt Ltd, He has come to Somaiya as a guest to deliver lecture on What is Market Risk and types of market risk with examples .What is your take home on the topic after the lecture.	7	1
	B)You are an Expert in Risk Management Strategies. Please explain the Types of risk in banking in your talk session.	8	3
	OR C)Explain Financial Risk and related aspects of the same.	15	1
Q.2	A) A Large PSU has invited you to give inputs on ALM Process - Three Pillars. Please discuss the same with them in detail.	5	1
	B)A Survey needs to be conducted on Credit Risk Vs Interest rate risk ; also, how do banks manage credit risk. Please compile the data and present it in the survey.	10	2
	OR C)Your expert opinion is required on the topic of Credit rating and Credit score .Please Appraise the importance of both in credit Risk Management.	15	2
Q.3	A) Dissect Risk Management and Inspect the 5 steps of Risk Management Process	8	1
	B) Interpret the Methods for estimating Working Capital Requirement required in a business meet .	7	2
	OR C) Elaborate on the Seven Categories of Operational Risk in Banks in a conference with fellow bankers.	15	3
Q.4	Attempt all three questions(5 marks each) 1)Foreign Exchange Risk 2)5 Cs of Credit 3)COSO RMF	15	4 2 2



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April 2025

Examination: End Semester Examination April 2025 (UG/PG Programmes)

Programme code: 05		Class: TYBBF	Semester: VI
Programme: Banking & Finance			
Name of the School: Dr. Shantilal K Somaiya School of Commerce and Business Studies		Name of the Department: Accounting & Finance	
Course Code: 131U05V603	Name of the Course: Risk Management in Banks		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)			

Question No.		Max. Marks	CO Attainment
Q.1	a) What are the Key steps in Risk Process?	08	CO 1
	b) Explain Liquidity Risk Management.	07	CO 1
	OR		
	c) Discuss RBI Guidelines for Credit Risk Management.	08	CO 2
Q.2	d) What are the core components and Impact of Basel III reforms?	07	CO 1
	a) Discuss Types of Operational Risk.	08	CO 3
	b) What are the Key Tools For Measuring Operational Risk?	07	CO 3
	OR		
Q.3	c) What are the Sound Principles of Operational Risk Management?	08	CO 3
	d) Provide Key Methods to Identify the Operational Risk in Banking.	07	CO 3
	a) When the liquidity Risk arises in Bank? How the Bank Manages it?	07	CO 4
	b) Describe Interest Rate Risk.	08	CO 4
Q.4	OR		
	c) What is Foreign Exchange Risk?	07	CO 4
	d) How does Asset Liability Management help Banks to Manage Market Risk?	08	CO 4
	Concept based questions.	03	CO 4
Q.4	a) Key Components of VaR (Value at Risk)	03	CO 3
	b) Fraud & Process Risk	03	CO 1
	c) Criticism for BASAL I Committee	03	CO 3
	d) Risk Monitoring & Reporting	03	CO 3
	e) Limitations of VaR (Value at Risk)	03	CO 4