



SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: VI
	APR-2025

Sr. No.	Subject	Available
1.	131U05C601 – Non-Banking Financial Companies	
2.	131U05V601 – Financial Planning & Investment	
3.	131U05C602 – Central Banking & Monetary Policy	
4.	131U05C603 – Technical Analysis	
5.	131U05V603 – Risk Management in Banks	
6.		
7.		
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LIBRARY



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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: 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		
Q.3	a) What is Cash Flow Management for medium to long term Lending?	08	CO 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
Q.4	OR		
	a) Discuss Factors of Profit Margin Management	07	CO 4
	b) What is the "write off" process for NPA accounts?	08	CO 4
	Concept based questions.	05	CO3
Q.4	a) Micro Finance Institution.	05	CO4
	b) Transaction Structure of NPA	05	CO2
	c) Leasing Companies		



<div>April 2025</div> <div>Examination: End Semester Examination April 2025 (UG Programmes)</div>			
Programme code:05 Programme: Banking & Finance		Class: TYBBF	Semester: VI
Name of the Constituent College: Dr. Shantilal K Somaiya School of Commerce and Business Studies		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	(A) Ms. Nayra is considering investment in one of the following Bonds	(08)	CO1																												
	<table border="1"> <thead> <tr> <th>Bond</th><th>Coupon Rate</th><th>Maturity</th><th>Price/Rs. 100 Par Value</th></tr> </thead> <tbody> <tr> <td>Bond "X"</td><td>14%</td><td>8 Years</td><td>RS. 80</td></tr> <tr> <td>Bond "Y"</td><td>12%</td><td>6 Years</td><td>Rs. 50</td></tr> </tbody> </table> <p>(i) Calculate YTM for each bond. (ii) Suggest the best investment option to Ms. Nayra.</p>			Bond	Coupon Rate	Maturity	Price/Rs. 100 Par Value	Bond "X"	14%	8 Years	RS. 80	Bond "Y"	12%	6 Years	Rs. 50																
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Bond "X"	14%	8 Years	RS. 80																												
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	(B) Mr. Shiva wants to invest in a company A LTD. or B Ltd. the return of both the companies are given below:	(07)	CO2																												
	<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		
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																												
	OR																														
	(C) Define Ponzi Schemes and elaborate general rules to protect yourself from such schemes	(08)	CO1																												
	(D) Discuss the component of portfolio analysis.	(07)	CO2																												
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) Differentiate between fixed and variables annuities.	(07)	CO3																												
	OR																														
	(C) Mr. Sudeep has started a textile manufacturing and readymade garments business. He wanted to take fire insurance policies for his business, stocks and	(15)	CO3																												

	residence. Advise him the types of fire insurance policies suitable for his requirements.														
Q. 3	(A) Explain the term REIT and its benefits and limitations.	(08)	CO4												
	(B) Discuss the different types of hedge funds.	(07)	CO4												
	OR														
	(C) Mr. Anurag wanted to invest in alternative investment plan. As a financial advisor explain him the different types of alternative investment plan available.	(15)	CO4												
Q. 4	<p>Attempt the following:(5 mark each)</p> <p>(A)</p> <p>Mrs. Riya Purchase 300 shares of XYZ Ltd. @ Rs 70 each on 10th April 2020. she paid brokerage of Rs. 500. she received following dividends on above shares:</p> <p>March 2021: Rs. 300</p> <p>March 2022:m Rs. 400</p> <p>She sold all holdings on 11th April 2023 for Rs. 27,000. you are required to calculate her holding period return and annualized return.</p> <p>(B) Mr. Kajal has invested Rs. 6,00,000 in Computer and printer on 1st January 2024. He estimates net cash income in next 5 years as follows:</p> <table><tr><th>Year</th><th>Estimated Inflows</th></tr><tr><td>1</td><td>1,20,000</td></tr><tr><td>2</td><td>1,50,000</td></tr><tr><td>3</td><td>1,80,000</td></tr><tr><td>4</td><td>2,50,000</td></tr><tr><td>5</td><td>3,00,000</td></tr></table> <p>At the end of the 5th year Machine will be sold at a scrap value of Rs. 5,000. Advise him whether his project is viable, considering the interest rate of 10%.</p> <p>(C) The rate of premium on a policy of ₹ 1,00,000 is ₹ 56 per thousand per annum. A rebate of ₹ 0.75 per thousand is permitted if the premium is paid annually. Find the net amount of premium payable if the policyholder pays the premium annually.</p>	Year	Estimated Inflows	1	1,20,000	2	1,50,000	3	1,80,000	4	2,50,000	5	3,00,000	(15)	CO1 ,2,3
Year	Estimated Inflows														
1	1,20,000														
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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 Constituent College: Dr. Shantilal K Somaiya School of Commerce and Business Studies		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 the Bank of England.	08	CO3
	OR (c) Discuss the structure of the European Central Bank and functions of Euro system.	15	CO3
Q.2	(a) Discuss Monetary policy and Recent changes during and post Pandemic.	15	CO3
	OR (c) Asymmetric information Plays a pivotal role in changing market conditions. Discuss	15	CO5
Q.3	(a) Discuss liquidity trap according to Keynesian Liquidity preference theory	07	CO5
	(b) Explain the promotional functions of the central bank.	08	CO1
	OR (c) "RBI adopts various tools to control inflation". Explain this statement by highlighting Quantitative and Qualitative tools adopted by the RBI.	15	CO4
Q.4	Conceptual Questions (5 marks each)		
	(a) IMF and its objective.	05	CO3
	(b) International Development Association	05	CO2
	(c) Expectation theory of Interest	05	CO4



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Examination: End Semester Examination April 2025 (UG/PG Programmes)		
Programme code: 05 Programme: Banking & Finance	Class: TYBBF	Semester: VI
Name of the School: Dr. Shantilal K Somaiya School of Commerce and Business Studies	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. Explain Technical analysis. Write the difference between fundamental analysis and technical analysis.	08	CO 1
	Or c. Explain Dow Theory in detail.	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 the Morning Star pattern?	08	CO 2
	Or c. What are the criteria and Pattern Psychology behind the Three White Soldiers pattern?	07	CO 3
	d. List down the points to remember for the qualifying pattern as Double Tops.	08	CO 3
Q 3	a. Write a short note on the Bollinger Bands.	07	CO 3
	b. Explain RSI as an indicator for Divergence signals.	08	CO 3
	Or c. What do you mean by the term 'Day Trading'? Highlight advantages of risk associated with day trading.	15	CO 4
Q 4	Conceptual Question. (5 Marks Each) a. Rounding Bottom b. Ascending Triangle c. Exhaustion Gap	15	CO 2 CO 3 CO 3