



SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

| | |
|---|-----------------|
| BRANCH: Master of Commerce (Banking & Finance) | SEM: II |
| ATKT | JUN-2025 |

| Sr. No. | Subject | Available |
|---------|--|-----------|
| 1. | 231P24C201 – Business Finance | ✓ |
| 2. | 231P24C204 – Lending & Credit Management | ✓ |
| 3. | 231P24V301 – Banking Laws & Practice | ✓ |
| 4. | | |
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| 14. | | |
| 15. | | |



LIBRARY



| Question No. | Questions | Max. Marks | CO Attainment | | | | | | | | | | | | | | | | | | | | | |
|--------------|--|---|---|---------------------|---|----------|------|---|--------|------|---|----------|------|---|----------|------|---|----------|------|---|----------|------|----|-----|
| Q.1 | <p>Attempt the following:(5 mark each)</p> <p>(A) Explain any 4 modern inventory management techniques.</p> <p>(B) Briefly discuss the stages of Project finance.</p> <p>(C) Mr. Chirag has deposited Rs. 1,55,000 at the end of every year for 9 years in a bank offering 12 % p.a. compounded interest annually. Find out the future value of annuity.</p> | 15 | CO 2,3,4 | | | | | | | | | | | | | | | | | | | | | |
| Q.2 | <p>(A) Discuss in Brief the Financial regulatory Infrastructure with the role of different financial regulatory bodies.</p> <p style="text-align: center;">OR</p> <p>(B) A textile manufacturing company buys machinery worth ₹60 lakhs under a hire purchase agreement: Down Payment: ₹10 lakhs Loan Amount: ₹50 lakhs (5 years, 12% annual interest) You are required to calculate monthly EMI. Determine total interest paid over 5 years.</p> <p style="text-align: center;">AND</p> <p>(C) ABC Ltd. is considering leasing a machine worth ₹50,00,000 for 5 years at an annual lease payment of ₹12,00,000. Alternatively, it can purchase the machine with a loan at 10% annual interest, repayable in equal installments over 5 years. The tax rate is 30%. Evaluate whether leasing or borrowing is better by calculating the Net Present Value (NPV) of leasing vs. loan financing.</p> | 15 5 10 | CO1 CO2 CO2 | | | | | | | | | | | | | | | | | | | | | |
| Q.3 | <p>(A) Anil Ltd. Has Rs. 5,00,000 allocated for capital budgeting purposes. The following proposal and associated profitability index have been determined.</p> <table border="1"><thead><tr><th>Project</th><th>Amount (Rs.)</th><th>Profitability Index</th></tr></thead><tbody><tr><td>1</td><td>1,50,000</td><td>1.22</td></tr><tr><td>2</td><td>75,000</td><td>0.95</td></tr><tr><td>3</td><td>1,75,000</td><td>1.20</td></tr><tr><td>4</td><td>2,25,000</td><td>1.18</td></tr><tr><td>5</td><td>1,00,000</td><td>1.20</td></tr><tr><td>6</td><td>2,00,000</td><td>1.05</td></tr></tbody></table> | Project | Amount (Rs.) | Profitability Index | 1 | 1,50,000 | 1.22 | 2 | 75,000 | 0.95 | 3 | 1,75,000 | 1.20 | 4 | 2,25,000 | 1.18 | 5 | 1,00,000 | 1.20 | 6 | 2,00,000 | 1.05 | 15 | CO3 |
| Project | Amount (Rs.) | Profitability Index | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 1,50,000 | 1.22 | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 75,000 | 0.95 | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 1,75,000 | 1.20 | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 2,25,000 | 1.18 | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 1,00,000 | 1.20 | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 2,00,000 | 1.05 | | | | | | | | | | | | | | | | | | | | | | |

Which of the above investments should be undertaken in order to maximise NPV, assume that the projects are:
(a) indivisible (b) divisible

OR

(B) A company is considering the two mutually exclusive projects. Both the projects have an useful life of 5 years. Calculate IRR if Discounting factor is 10% and 20 % for the projects and decide which is most profitable Project. The initial investment for the both project is same Rs. 3,00,000
Cash inflows are given below.

| Year | Project P | Project Q |
|------|-----------|-----------|
| 1 | 50000 | 1,50,000 |
| 2 | 1,20,000 | 1,00,000 |
| 3 | 1,40,000 | 1,70,000 |
| 4 | 1,30,000 | 20,000 |
| 5 | 30,000 | 25,000 |

15

CO3

Q.4

(A) Two components P and Q are used as follow:

Normal usage 600 units per week each.

Maximum usage 900 units per week each

Minimum usage 300 units per week each

Re-order quantity- P = 4,000 units; Q = 7,000 units

Re-order period- P = 4 to 6 weeks; Q = 2 to 4 weeks

You are required to calculate:

Re-order level, b. Minimum Level, c. Maximum Level, d. Average stock level

AND

(B) Explain the different types of Short term Working Capital Financing methods.

OR

(C) From the following information, Prepare a Cash Budget Using Receipts and Payments Method for the months April, May and June.

| Month | Sales | Purchases | Wages | Office expense | Factory Expenses |
|----------|-----------|-----------|----------|----------------|------------------|
| February | 8,50,000 | 6,50,000 | 80,000 | 60,000 | 25,000 |
| March | 9,50,000 | 7,00,000 | 90,000 | 70,000 | 28,000 |
| April | 10,00,000 | 8,00,000 | 95,000 | 75,000 | 30,000 |
| May | 12,00,000 | 10,75,000 | 1,00,000 | 72,000 | 32,000 |
| June | 13,00,000 | 11,00,000 | 1,05,000 | 75,000 | 32,000 |

Additional Information:

1. Cash in hand as on 1st April is 3,00,000

2. 70% of sales are on cash and period of credit allowed is one month.

3. All expenses are paid after a Month.3. All expenses are paid after a Month.

4. An expense of 2,00,000 paid on maintenance of machine was incurred in the Month of May.

5. Depreciation charges is 1,00,000 per month.

6. The company is required to pay dividend to its shareholders amounting to 1,20,000.

7. Period of credit allowed by suppliers is 2 months.

10

CO4

5

CO4

15

CO4



SOMAIYA
VIDYAVIHAR UNIVERSITY



April 2025

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

| | | | |
|--|--|--|---------------------|
| Programme code: 24 | | Class: | Semester: II |
| Programme: Banking & Finance | | FYMBF | |
| Name of the School: Dr. Shantilal K Somaiya School of Commerce and Business Studies | | Name of the Department: Accounting & Finance | |
| Course Code: : : 231P24C204 | | Name of the Course: Lending & Credit Management | |
| Duration: 2 Hrs. | | Maximum Marks: 60 | |
| Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary | | | |
| 3) Q1 is COMPULSORY | | | |

| Question No. | | Max. Marks | CO Attainment |
|--------------|---|------------|---------------|
| Q.1 | <u>Explain the following Concepts in brief:(5 marks each)</u> a) Charge b) Loan Pricing c) DPD | 15 | CO 2,3,4 |
| Q.2.A | Compile the Types of Loans for a bank booklet. | 15 | CO2 |
| | OR | | |
| Q.2 B | List the ways how can an NPA account become regular in a bank training. | 7 | |
| Q.2.C | Bring out the difference between Fixed ROI Vs Floating ROI in Home loan meeting. | 8 | CO4 CO3 |
| Q.3 A | List and discuss the Types of credit facility available to a bank customer. | 10 | CO1 |
| Q.3 B | Illustrate with Example what is Stressed account. | 5 | CO4 |
| | OR | | |
| Q.3 C | Evaluate the importance of Consumer credit analysis with 5 c's of credit | 8 | CO2 |
| Q.3 D. | You are required to publish an article on the Latest measures by RBI &How to reduce NPA in banking. | 7 | CO4 |

| | | | |
|-----------|---|----|-----|
| Q.4 A. | Summarize 6 Cs of credit to borrowers before taking a loan. | 15 | CO2 |
| OR | | | |
| Q.4 B. | Describe the basic characteristics of securities acceptable to banks either as primary or collateral. | 7 | CO3 |
| Q.4 C. | Who evaluates credit rating in India ? What are credit rating agencies & List the Importance of credit ratings in financial Industry. | 8 | CO3 |



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VIDYAVIHAR UNIVERSITY



MBF Sem II
Bank Law.

April 2025

Examination: End Semester Examination April 2025 (PG Programmes)

| | | | |
|--|--|---|---------------------|
| Programme code: 24 | | Class: | Semester: II |
| Programme: Banking & Finance | | FYMBF | |
| Name of the School: Dr. Shantilal K Somaiya School of Commerce and Business Studies | | Name of the Department: Accounting & Finance | |
| Course Code: 231P24V301 | Name of the Course: Banking Laws and Practice | | |
| 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 | Mr. BG is holding cash of Rs. 5 crores but he does not have a valid source of income. During an Income Tax raid, he is unable to disclose his source of income for Rs. 5 crores. Answer the following questions. a. Mr. BG performed money laundering as per Indian laws? b. Explain negative impact of money laundering in India. c. How can bank detect money laundering? | 15 | CO 3 |
| Q.2 | a. Write a note on KYC and its importance in the banking sector. b. Write a note on the functions of the RBI as per RBI Act, 1934. OR c. Write a note on crossed and bearer cheque. d. Write a note on Forgery. | 08 07 08 07 | CO 4 CO 1 CO 4 CO 4 |
| Q.3 | a. Write a note on circumstances under which bank can close an account of a customer. b. Explain the concept of UPI, BHIM and IMPS. OR c. Write a note on banking operation and activities prohibited for commercial banks in India. d. Write a note on Deposits/inoperative Accounts in Banks. | 08 07 08 07 | CO 2 CO 2 CO 2 CO 2 |
| Q.4 | a. Write a note on CAMEL in the banking sector. b. Write a note on Co-operative Bank. OR c. What are the powers of RBI as per RBI Act, 1934? d. Explain different types of risk in market. | 08 07 08 07 | CO 3 CO 4 CO 1 CO 3 |