

P-D-L-C

# **Question Paper Set of**

**T.Y.B.F.M. – Sem-VI**

**Regular Exam**

**University of Mumbai**

**April, 2017**

[Time:  $2\frac{1}{2}$  Hours]

[ Marks: ]

Please check whether you have got the right question paper.

- N.B: 1. All Question are compulsory.  
2. Figures to the right indicate full marks.

- Q.1 a) What is Leasing? Discuss various types of Lease Financing.  
b) State & explain the merits & demerits of Credit Cards.

**OR**

- c) What are the challenges faced by Financial Institutions?  
d) Explain the process of Securitization.

- Q.2 a) What are the CRM strategies available to the companies?  
b) Explain the importance of Relationship Marketing.

**OR**

- c) Discuss the advantages of CRM to the Financial Service Industry.  
d) Define CRM. Discuss the origin of CRM.

- Q.3 a) Explain the steps of Market Segmentation.  
b) Highlights the guidelines for CRM implementation.

**OR**

- c) What is Segmentation? Explain the basis in Market Segmentation  
d) State and explain the guidelines for CRM implementation.

- Q.4 a) Explain the Service Quality Gap Model in detail.  
b) What is E-CRM? Discuss its benefits.

**OR**

- c) Discuss the various modes of E-CRM.  
d) Discuss the role of customer survey in CRM.

- Q.5 Write short notes on: (any 3)  
a. Venture Capital  
b. Factoring  
c. Features of CRM  
d. Transactional Marketing  
e. Primary sources of Data Collection.



Q.P. Code : 02348

[Time: 2½ hours]

[ Marks: 75]

Please check whether you have got the right question paper.

N.B: 1) Attempt all the question.

2) Figures to the right indicate full marks.

Q.1 A) Explain Liquidity Risk and its components.

B) Explain 'investment in REIT' and give 3 categories of REIT

OR

C) Briefly explain 'operational Risk' and 'Inflation Risk'?

D) What is sensitivity Analysis? Briefly explain 'Delta' and 'Gamma'

Q.2 A) Explain cross heading, Long Hedging, and short Hedging.

B) What is 'options'? give characteristics of options.

OR

C) Explain Fundamental Analysis as one of the important marker analysis.

D) Give the various types of Derivatives

Q.3 Calculate

i) Expected Return and

ii) standard deviation

Situation	probability	Stock 'A' Return %	Stock 'X' Return %
Boom	0.1	5	0
Normal	0.3	10	10
Recession	0.5	15	30
recovery	0.1	20	20

OR

B) Manali has bought 1000 shares of ABC Ltd. At a price of Rs.180 per share. To hedge risk she sold 10 lots (1 lots=100 Shares) ABC Ltd. At Rs. 178 per share in futures market.

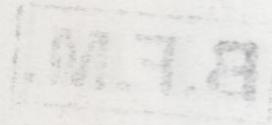
15

Calculate profit or loss to Manali if price on expiry will be

i) Rs. 190 per share

ii) Rs. 165 per share

3



**Q.P. Code: 02348**

Q.4 A) What is credit risk? What are the types of credit risk?

B) What is swaptions ? Explain call swaptions and put swaptions

OR

C) Explain significance of ALM in banks

D) Explain the techniques to hedge credit risk.

Q.5 Write short notes ( ant three )

a) Duration

b) Types of charts in technical analysis

c) Convexity

d) Va R

e) BASEL Norms

**QP Code : 278501**

( 2 ½ Hours)

| Total Marks : 75

**N.B.:** (1) All questions are **compulsory**.

(2) Figures to the **right** indicate **full marks**.

1. (A) Briefly explain the mechanism of corporate governance. 7  
(B) Define Business Ethics and discuss the modern Business Ethics policy. 8  
**OR**  
(C) State the various constituents of good corporate governance. 7  
(D) Suggest the preventive measures for unethical business practices. 8
  
2. (A) Explain Zero tolerance of corruption and state its action plan. 7  
(B) Explain Arthashastra and good governance practices laid down by Kautilya. 8  
**OR**  
(C) State and explain the meaning and categorization of unfair trade practices. 7  
(D) Discuss the role of corporate governance in protection of interest of customers and investors. 8
  
3. (A) Discuss the role of SEBI in corporate governance. 7  
(B) State the challenges faced by MNC's and TNC's. 8  
**OR**  
(C) Explain the evolution of corporate governance of India. 7  
(D) Explain Code of Best Principle in detail. 8
  
4. (A) 'Indian family business is passing through changing era.' Discuss. 7  
(B) State the various practices to be followed for better future of corporate governance in an organisation. 8

**OR**

**[ TURN OVER**

**4. Read the case carefully and answer the questions given below:**

Sherron Watkins opened up the accounting scandal of her company. Watkins was concerned about the fraud accounting practices and the partnership between the CEO, CFO and other executives who were duping the company. Watkins, knowing that information the CFO who happened to be her boss about the wrong practices would be a job terminating move, approached the Chairman to voice her concern. As Watkins puts it, "CEO Jeffery Skilling, Fastow and other executives did dupe Ken Lay and the board," She said. "Mr. Skilling and Mr. Fastow (CFO) are highly intimidating. I think they intimidated a number of people into accepting the partnerships (CNN)." The initial response of the chairman was just to ask an agency to make an enquiry and in response CFO demanded firing Watson and seizing her computer. Before company finally filed for bankruptcy, Watson again informed the Chairman about the pathetic state of affairs of the company. Lay ignored the advice of Watson and paved way for one of the most humiliating falls itself. Ironically, as the Time reports, the notepads of the company, had the inspiring quote of Martin Luther King Jr, which reads "Our lives begin to end the day we become silent about things that matter."!

**Questions :-**

- (1) In the light of the above case state the role of the chairman in maintaining corporate governance. 7
- (2) Define Whistle Blowing & Explain the aims of Whistle Blowing Policy. 8

**5. Write short notes on (Any Three) :- 15**

- (1) Advisory Committee
- (2) Powers of MRTP commission
- (3) Any two major scams in Indian Financial Market.
- (4) Objectives of Business Ethics.
- (5) Corporate Governance Rating.

Please check whether you have got the right question paper.

- N.B:
  - i) All questions carry equal marks.
  - ii) Figures to the right indicate marks allotted to each question.
  - iii) All questions are compulsory, but have internal option.

a. Write full form of following abbreviations (any five)

- i) SMTP
- ii) TCP
- iii) SQL
- iv) IDS
- v) VPN
- vi) GUI
- vii) ADO

B. State whether the following statements are true or false (any five)

05

- i) Label control allows user to edit text.
- ii) Internet is an example of Wide Area network.
- iii) Router connects two dissimilar network working on different protocols.
- iv) Encryptions is a process of converting cipher text into information.
- v) "Text" data type in Ms-Access can store characters between 0 to 255.
- vi) Satellite communication user radio wave technology.
- vii) The Do-while .... Loop executes statements until a certain condition is met.

c. Choose correct alternative from given below(any five)

05

- i) MAN refers to?
  - a. Mega Area Network
  - b. Metropolitan Area Network
  - c. Medium Area Network
- ii) Which of following layer is not in OSI model?
  - a. Internet layer
  - b. Network layer
  - c. Transport layer
- iii) \_\_\_\_\_ Operator gives the remainder of a division.
  - a. /
  - b. \*
  - c. Mod
- iv) Which of following cable uses light packets for transmitting information.
  - a. Fiber optic
  - b. Coaxial
  - c. Twisted pair

(P.T.O)

**Q.P. Code :05424**

- v) \_\_\_\_\_ is DDL statement  
a. Insert  
b. Create  
c. Select
- vi) \_\_\_\_\_ is the event in visual basic  
a. Textbox  
b. Label  
c. Click
- vii) \_\_\_\_\_ key prevents the duplication of data in a field  
a. Primary  
b. Candidate  
c. foreign

- Q.2 a. Explain the functions of Physical and Data Link layers of OSI model. 08  
b. Define "Security" and explain why it is required? 07  
c. Explain three levels of database architecture. OR 08  
d. Create a visual basic application to accept length and breadth of a rectangle through textbox and display the area of rectangle. 07
- Q.3 a. Create a visual basic application to accept principal amount, rate of interest and period through textbox and display the simple interest. 08  
b. State and explain different types of relationship in database management system. OR 07  
c. Write brief note on Virus, Worms and Trojans. 08  
d. Explain Bus Topology with its advantages and disadvantages. 07
- Q.4 a. Create a visual basic application to accept a number through textbox 08  
b. Explain how to create a table in Access? 07  
c. Discuss the role of firewalls in internet security. OR 08  
d. What is message switching? Explain. 07

Q.5 Write short note (any three) 15

- a. Hub
- b. Data Manipulation Language
- c. Twisted pair cable
- d. Data Integrity
- e. Operators

[Time: 2 1/2 Hours]

Please check whether you have got the right question paper.

- N.B: 1. All questions are compulsory with internal choice.  
 2. Figures to the right indicate marks.  
 3. Use of simple calculator is allowed.

- a. Define Mutual fund? Also explain its merits.  
 b. Write a note on mutual funds in India.

OR

- c. Explain in detail about Mutual fund Plans.  
 d. Explain the role of Custodian in Mutual funds set up.

- a. Explain the rights/obligations of Mutual fund holders.  
 b. Explain in brief about KIM.

OR

- c. What are the don'ts for investing in Mutual funds?  
 d. Explain Offer document.

- a. Mr. Swami invested in mutual fund units, face value Rs. 100 per unit. He invested in two income funds viz X and Y, from the following information:

Mutual fund	NAV(1/4/15)	NAV(1/4/17)	Rate of dividend
X	170	180	10%
Y	140	160	15%

You are required to calculate:

1. Holding period return for both the funds.  
 2. Annualized return.  
 3. Which fund is worth for investing?

b. OR fund house provide the following data:

Assume sales and purchases NAV.

Opening NAV

Rs 21.00

Outstanding Units

Rs 13.00

Appreciation in Portfolio

46,000

Units subscribed

Rs 4,000

Units redeemed

2,000

Dividend

1,000

Expenses

Rs 1,000

You are required to calculate:

1. Closing units

Rs 5,000

2. Closing NAV

OR

- c. A mutual fund purchased 14,000 bonds on 1<sup>st</sup> August 2015 @ 170 cum interest. All these bonds were sold on July 1<sup>st</sup> 2016 @ 170 cum interest. The bonds yield interest on September 30 and March 31. Coupon rate is 10% and face value is Rs 100.

You are required to pass Journal entries for the above transactions.

d. Calculate the NAV of ANZ mutual fund with the following information:

Number of units outstanding	85,000
Market value of investments	Rs 14,00,000
Market value of investment in government bonds	Rs 3,00,000
Offer assets of the fund	Rs 1,30,000
Other liabilities	Rs 1,00,000

- Q.4 a. Write a note on Benchmarking.  
 b. Explain the role of SEBI in Mutual funds.  
 c. What are the objectives of Association of Mutual funds in India?  
 d. Explain Jensen Measures.

**OR**

Q.5 Write short notes on any three of the following:

- a. Compounded Annual Growth rate  
 b. Demat Account  
 c. Asset management company  
 d. Dividend reinvestment option  
 e. Fund manager



24/04/2024

Q.P. Code :01025

[Time: 2½ Hours]

[Marks:75]

Please check whether you have got the right question paper.

N.B: All Question are compulsory.

Q.1 a) Explain the 7p's of service marketing mix

b) Highlight the difference between marketing and selling.

OR

p) Discuss the need and importance of marketing of financial services

q) Explain the concept of business environment. Discuss its features.

Q.2 a) Explain the levels of a product with suitable example

b) What are the steps involved in New Product Development?

OR

p) Discuss the evaluation criteria for Customer Relationship Management (CRM).

q) Explain Product Life Cycle with a diagram.

Q.3 a) Explain the factors influencing consumer buying behaviour.

b) Discuss the various participants in the financial service markets

OR

p) Explain Michael Porter's five force Model

q) Explain the four types of market dominance strategies that a marketer can consider.

Q.4 a) Explain how mutual funds are marketed in the USA.

b) Discuss the marketing of banks in China.

OR

p) What are the problems faced by financial service marketers globally and ways to overcome them.

q) Discuss the marketing of pension plans in the US.

Q.5 Write short notes on: (any 3 out of 5)

- Service Marketing Mix
- Relationship Marketing.
- Service Marketing Triangle.
- Institutional and Government Markets.
- Transformation of Marketing Practices.