Exam. Code : 303701
Subject Code : 7256

P.G.Dip. in Financial Services (Banking & Insurance)

Ist Semester

FINANCIAL SERVICES—I

Paper—PGDFS : 101

Time Allowed—3 Hours] [Maximum Marks—50

SECTION—A

Note :— Attempt any **5** questions.

1. Write short notes on :

   (a) Financial lease

   (b) Credit Rating

   (c) Scripless Trading System

   (d) Mutual Fund

   (e) Debit Card Vs. Credit Card

   (f) Consumer Finance

   (g) Securitization

   (h) Installment System. 5×2=10

SECTION—B

Note :— Attempt any **2** questions.

2. What do you mean by Merchant Banking ? Explain the role of a Merchant Banker in the corporate enterprises.

3. "Leasing is beneficial to both the lessor as well as the lessee". Examine.

4. What do you understand by hire purchase ? Is there any difference between leasing and Hire purchase ?

5. Discuss the various method of evaluating the leasing proposal.

2×10=20

SECTION—C

Note :— Attempt any **2** questions.

6. Explain the credit rating process and methodology adopted by various credit ratings agencies in India to rate various securities.

7. What is securitization ? Explain the mechanism in detail.

8. Write a detailed note on mutual fund schemes along with its SEBI guidelines.

9. Explain the different methods of consumer finance.

2×10=20

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4. What do you understand by hire purchase ? Is there any difference between leasing and Hire purchase ?

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SECTION—C

Note :— Attempt any **2** questions.

6. Explain the credit rating process and methodology adopted by various credit ratings agencies in India to rate various securities.

7. What is securitization ? Explain the mechanism in detail.

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2×10=20

Exam. Code : 303701
Subject Code : 7257

P.G. Dip. in Financial Services (Banking & Insurance)

Ist Semester

FINANCIAL INSTITUTIONS

Paper—PGDFS–102

Time Allowed—3 Hours] [Maximum Marks—50

SECTION—A

Note :— Attempt any **FIVE** (short answer type) parts from Section A. Each part carries **2** marks.

1. (a) What do you mean by priority sector lending ?

   (b) List major activities of NABARD.

   (c) What is social cost benefit analysis ?

   (d) Role of marketing function in development banking.

   (e) Define Bill rediscounting.

   (f) Give any two functions of Development Banking.

   (g) Explain financial feasibility analysis in lending procedure.

   (h) Credit monitoring.

SECTION—B

Note :— Attempt any **TWO** (essay type long answer) questions from Section B. Each question carries **10** marks.

2. Explain in detail operational and promotional role of Development Banks in India.

3. Explain objectives, operations and functions of SIDBI and EXIM Bank.

4. Discuss project appraisal techniques used by development financial institutions in India.

5. Write a detailed note on growth and structure of development banking institutions in India.

SECTION—C

Note :— Attempt any **TWO** (essay type long answer) questions from Section C. Each question carries **10** marks.

6. Write a detailed note on product mix of development banking.

7. Discuss in detail the policy of RBI for priority sector lending.

8. What is the role played by Commercial banks and Co-operative banks in the development of economy ?

9. Explain the guidelines for opening and operations of foreign banks in India.

Exam. Code : 303701
Subject Code : 7258

P.G. Dip. in Financial Services (Banking & Insurance)

1st Semester

CORPORATE LEGAL FRAMEWORK

Paper–PGDFS-103

Time Allowed—3 Hours] [Maximum Marks—50

SECTION–A

Note :– The candidates are required to attempt any **five** questions. Each question carries **2** marks.

1. Two privileges of Private Company.
2. Define company.
3. Qualification shares.
4. Book-Building.
5. Objectives of SEBI.
6. What do you mean by winding up ?
7. Lock-in-period.
8. Role of Board of Director. 2×5=10

SECTION–B

Note :– The candidates are required to attempt any **two** questions. Each question carries **10** marks.

1. What is Memorandum of Association ? State the provisions of company law regarding the alteration of name, objects and capital clauses of Memorandum of Association.

2. Differentiate between transfer and transmission of shares. Discuss the procedure of transfer of shares.

3. Discuss the legal provisions regarding the borrowing powers of the company in detail.

4. Explain the powers, roles and responsibilities of directors of a company. $2\times10=20$

SECTION–C

Note :– The candidates are required to attempt any **two** questions. Each question carries **10** marks.

1. What are the objectives of SEBI ? Also discuss the SEBI guidelines for disclosure and investor protection with reference to pre-issue obligations.

2. Explain in detail the various modes of winding up.

3. What is a LLP ? What are its features ? How LLP is registered ? Explain this procedure in detail.

4. What is the status of SEBI ? Explain the powers of SEBI in detail. $2\times10=20$

Exam. Code : 303701
Subject Code : 7259

P.G. Dip. in Financial Services (Banking & Insurance) 1st Semester

FINANCIAL & COST ACCOUNTING

Paper—PGDFS-104

Time Allowed—Three Hours] [Maximum Marks—50

SECTION—A

Note :— Attempt any **FIVE** parts in Question No. **1**. Each part will carry **2** marks. Answer to each part to be given upto **5** lines.

1. Explain the following terms :

(a) Materiality

(b) Current Assets

(c) Doubtful Assets

(d) Reinsurance Accepted

(e) Opportunity Cost

(f) Factory Cost

(g) Break Even Point

(h) Cash Budget. 5×2

SECTION—B

Note :— Attempt any **TWO** questions. Each question will carry **10** marks. Answer to each question to be given upto **5** pages.

2. What do you mean by concepts and accounting standards ? What is the role of accounting standards in accountancy ?
3. What are the provisions of Revised Schedule VI for Balance Sheet under the Companies Act, 2013 ? What types of disclosures are made for balance sheet ?
4. Prepare Revenue Account of Life Insurance Companies with imaginary figures ?
5. From the following information, prepare Profit & Loss Account of National Bank Limited for the period ended 31st March, 2017 :

	Rs.
Interest on Loans	3,00,000
Interest on Fixed Deposits	2,75,000
Commission	10,000
Exchange & Brokerage	20,000
Salaries & Allowances	1,50,000
Discount on Bills (Gross)	1,52,000
Interest on cash credits	2,40,000

	Rs.
Interest on Temporary Overdrafts in Current Accounts	30,000
Interest on Saving Bank Deposits	87,000
Postage, Telegram and Stamps	10,000
Printing & Stationery	20,000
Sundry Expenses	10,000
Rent	15,000
Taxes & Licences	10,000
Audit fees	10,000

Additional Information :

(a)	Rebate on Bills discounted	30,000
(b)	Salary of Managing Director	30,000
(c)	Bad Debts	40,000

(d) Provision for Income tax is to be made @ 40% (Round off to the nearest thousands)

(e) Interest of Rs. 4,000 on doubtful debts was wrongly credited to Interest on loan A/c. 2×10

SECTION—C

Note :— Attempt any **TWO** questions. Each question will carry **10** marks. Answer to each question to be given upto **5** pages.

6. Explain fully the concept of cost. Discuss various methods of classification of costs.

7. What is marginal costing ? What are the underlying assumptions in Break Even Analysis ?

8. Define Budgetary Control. What are the essentials of an effective budgetary control system ?

9. A furniture company uses sun mica tops for tables. It provides the following data :

Standard Quantity of sun mica per table 3 sq. ft.

Standard Price per sq. ft. of sun mica Rs. 5

Actual Production of tables = 10,000

Sun mica actually used = 43,000 sq. ft.

Actual Price of sun mica per sq. ft. Rs. 5.50

Calculate Material Variances. 2×10

Exam. Code : 303701
Subject Code : 7260

P.G. Dip. in Financial Services (Banking & Insurance)

I st Semester

FINANCIAL MARKETS

Paper—PGDFS–105

Time Allowed—3 Hours] [Maximum Marks—50

SECTION—A

Note :— Attempt any **FIVE** questions out of the following **EIGHT** questions. Each question carries **2** marks.

1. Define :
   (i) Financial institution.
   (ii) CRR Vs SLR.
   (iii) Natural funds.
   (iv) Enlist any four Development Banks.
   (v) Is listing mandatory ? Explain.
   (vi) Lead bank scheme.
   (vii) Forward contracts.
   (viii) Advantages of credit cards.

SECTION—B

Note :— Attempt any **TWO** questions out of the following **FOUR** given questions. Each question carries **10** marks.

2. What are the functions of RBI ? Explain the qualitative techniques of credit control exercised by RBI and their effectiveness.

3. Write a detailed note on UTI. How is it helpful to small investors ?

4. Define Financial Institutions. Highlight the importance of public ownership of Financial Institutions.

5. How do development banks mobilize resources ? Give in brief the contribution of each institution.

SECTION—C

Note :— Attempt any **TWO** questions out of the following **FOUR** given questions. Each question carries **10** marks.

6. Write a note on role and regulation of stock exchanges in India.

7. What is derivative trading ? Explain the call and put option in detail.

8. What is consumer finance ? Discuss the modes of consumer finance.

9. Explain the phases through which Commercial Banking has passed before and after nationalization.