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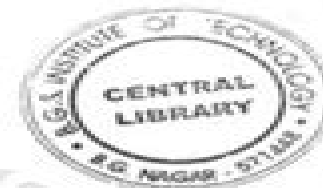
Third Semester MBA Degree Examination, Dec.2013/Jan.2014
Banking of Financial Services

Time: 3 hrs.

Max. Marks:100

Note: 1. Answer any Three full questions from Q.No.1 to Q.No.6.
 2. Question No. 7 & 8 are compulsory.
 3. Use of Time value tables is permitted.

- | | | |
|---|---|------------|
| 1 | a. Differentiate between credit card and debit card. | (03 Marks) |
| | b. Write a note on relationship between the banker and the customer. | (07 Marks) |
| | c. Explain the Bank's obligation to customers. | (10 Marks) |
| 2 | a. What is correspondent banking? | (03 Marks) |
| | b. What are the factors determining exchange rates? | (07 Marks) |
| | c. Explain the role, functions and facilities of EXIM bank. | (10 Marks) |
| 3 | a. What do you understand by "Green shoe option"? | (03 Marks) |
| | b. Explain the process of book building. How it is different from private placement? | (07 Marks) |
| | c. What are the SEBI guidelines for merchant bank? | (10 Marks) |
| 4 | a. Differentiate between Repo and Reverse Repo. | (03 Marks) |
| | b. What is reverse mortgage? What are the benefits? | (07 Marks) |
| | c. Explain the SEBI guidelines relating to issue management. | (10 Marks) |
| 5 | a. What is credit rating? | (03 Marks) |
| | b. What is securitization of debt? What are its benefits? | (07 Marks) |
| | c. What is factoring? What are the types of factoring? Distinguish between factoring and bill discounting. | (10 Marks) |
| 6 | a. What do you mean by dematerialisation? | (03 Marks) |
| | b. Explain the process of venture capital financing. | (07 Marks) |
| | c. What are the functions of NSDL? | (10 Marks) |
| 7 | a. A customer approaches his banks for a loan of 6 lakhs and he is prepared to submit any one of the following as security:
(i) A life insurance policy of Rs.9 lakhs.
(ii) A portfolio of mid cap banking stocks worth Rs.10 lakhs with a face value of Rs.10 / share.
Which security, the banks should accept? | (10 Marks) |
| | b. A FD in the name of Mr. Krishna and Mr. Mohan payable to either or survivor, is presented for pre-payment discharged by Mr. Krishna alone. How will you as a banker deal with the situation? | (10 Marks) |



Important Note : 1. On completing your answers, compulsorily draw diagonal cross lines on the remaining blank pages.
 2. Any revealing of identification, appeal to evaluator and/or equations written eg. C₁A = 50, will be treated as malpractice.

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