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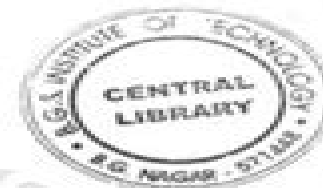
Third Semester MBA Degree Examination, Dec.2013/Jan.2014
Banking of Financial Services

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) |



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Table of Contents Abma Business Management 2013 Question Papers

1. Understanding the eBook Abma Business Management 2013 Question Papers
 - The Rise of Digital Reading Abma Business Management 2013 Question Papers
 - Advantages of eBooks Over Traditional Books
2. Identifying Abma Business Management 2013 Question Papers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Abma Business Management 2013 Question Papers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Abma Business Management 2013 Question Papers
 - Personalized Recommendations
 - Abma Business Management 2013 Question Papers User Reviews and Ratings

- Abma Business Management 2013 Question Papers and Bestseller Lists
- 5. Accessing Abma Business Management 2013 Question Papers Free and Paid eBooks
 - Abma Business Management 2013 Question Papers Public Domain eBooks
 - Abma Business Management 2013 Question Papers eBook Subscription Services
 - Abma Business Management 2013 Question Papers Budget-Friendly Options
- 6. Navigating Abma Business Management 2013 Question Papers eBook Formats
 - ePub, PDF, MOBI, and More
 - Abma Business Management 2013 Question Papers Compatibility with Devices
 - Abma Business Management 2013 Question Papers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Abma Business Management 2013 Question Papers
 - Highlighting and Note-Taking Abma Business Management 2013 Question Papers
 - Interactive Elements Abma Business Management 2013 Question Papers
- 8. Staying Engaged with Abma Business Management 2013 Question Papers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Abma Business Management 2013 Question Papers
- 9. Balancing eBooks and Physical Books Abma Business Management 2013 Question Papers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Abma Business Management 2013 Question Papers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Abma Business Management 2013 Question Papers
 - Setting Reading Goals Abma Business Management 2013 Question Papers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Abma Business Management 2013 Question Papers
 - Fact-Checking eBook Content of Abma Business Management 2013 Question Papers
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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