

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2024

Programme: BBA-BI

Full Marks: 100

Course: Financial Institutions and Markets

Pass Marks: 45

Time: 3 hrs.

Candidates are required to answer in their own words as far as practicable. The figures in the margin indicate full marks.

Section "A"

Very Short Answer Questions

Attempt all the questions. [10×2]

1. Why are insurance companies known as non-depository financial institutions?
2. What is the open market operation?
3. What does the expectation theory suggest?
4. How do treasury bills differ from other short-term financial tools?
5. Different between corporate bond and municipal bond.
6. Who demand bank loan? Who supplies them?
7. How does unit banking system function?
8. What is the main propose o provident fund?
9. What are the primary benefits of investing in mutual funds?
10. What is short sale?

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. Differentiate between the economic and finance functions of financial markets. How does financial market help in overall economic growth?
12. What monetary instruments does the central bank employ to regulate the money supply, and how do these tools impact different economic factors?
13. Assume the following zero-coupon bonds with face value of Rs. 1,000 that are available:

Bond	Current Price (Rs.)	Years to maturity
A	940.00	1
B	880.00	2
C	810.00	3
D	755.00	4

- a. Calculate the yield to maturity for each bond.
- b. Calculate the 1 year forward rate starting in year 3.
- c. Calculate the 3 year forward rate starting in year 2.
14. A T-bill that is 225 days from maturity is selling for Rs.95,850. The bill has a face value of Rs.100,000. 45 days after purchase the T-bill is sold at a discount of 6%. Calculate:

- a. Discount yield
- b. Bond equivalent yield
- c. Price of T-bill after 45 days
- d. Holding period return
- e. Annual rate of return.

15. What are the principal liabilities for commercial banks? What does this liability structure tell us about the maturity of the liabilities of banks? What types of risks does this liability structure entail for commercial banks?

16. Suppose a Life Insurance Company has 8,00,000 policyholders. Each of the policyholder has 35 years of age each policyholder has been paid by Rs 2 million for life insurance policy. The company has to set an annual premium rate to charge to these policyholders so that it will have sufficient cash to pay of the beneficiaries of any policy holders who die this year. Suppose the expected death rate for 35 years is 4 per thousand. The company's analysts estimated that it would earn an average of 7 percent return on it's portfolio investment on coming year,

- a. Calculate the mortality rate of 35 years aged policyholders.
- b. How much the insurance company pays for the claim for the expected death?
- c. How much the company charge to policyholders at the beginning of the policy period?
- d. What would be present value of expected claims?

17. Over the last three years, the NIDC Mutual Fund produced the following per share financial performance. Calculate the annual returns on an investment in the NIDC Mutual Fund over this period.

Particular	2073	2074	2075
NAV at beginning of year	Rs. 20	Rs.25	Rs. 27
NAV at end of year	22	26	26
Income distribution	2	3	1
Capital gains distribution	3	5	2

Section "C"
Case Analysis

18. Following information about the price and number of share in the stock exchange are given to you.

[20]

Stock	Number of share	Price on Jan 1, 2020	Price on Dec 31, 2021
P	2000	Rs.700	Rs. 740
Q	1500	835	790
R	3000	1055	1120
S	3500	390	425
T	900	345	580

Questions:

- a. Compute the price weighted index on January, 2020 and December 2021 and percentage price change in 2021.
- b. Compute the value weighted index for the year 2021.
- c. Compute the equally weighted index for the year 2021 taking base year index as 100.
- d. Why stock market indexes are constructed?
- e. Does the NEPSE index (presently available in Nepal Stock Exchange Ltd) provide sufficient information for investment decision? Give your opinion.

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2024

Programme: BBA/BBA-BI/BBA-TT/BHM

Full Marks: 100

Course: Introduction to Management Information System

Pass Marks: 45

Time: 3 hrs.

Candidates are required to answer in their own words as far as practicable. The figures in the margin indicate full marks.

Section "A"

Very Short Answer Questions

Attempt all the questions. [10×2]

1. How information technology is different than information system?
2. Why memory hierarchy is required in computer system?
3. Explore the difference between E-Commerce and E-Business.
4. Define Hospitality Information System.
5. Define telecommunications media and give examples.
6. What are the types of databases used in businesses?
7. What do you mean by POS?
8. Define Data Mart & Data mining.
9. What is OLAP and OLTP?
10. What do you mean by Intranet and Extranet?

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. What do you mean by computer software? Explain the different types of software with suitable example.
12. How RDBMS is different than DBMS? List and explain the different advantages of DBMS over traditional file processing system.
13. Explain the System Development Life Cycle (SDLC) with a focus on its stages and their significance.
14. Define network topology. Explain any three network topologies used in computer networks.
15. Differentiate between MIS and DSS? Describe the components of DSS.
16. a. What do you mean by computer reservation system? Explain.
b. Discuss the concept of Global Distribution System.
17. Define ERP. Discuss the benefits and challenges associated with implementing an ERP system. Additionally, analyze the common causes of ERP implementation failures.

Section "C"
Case Analysis

18. *Read the case situation given below and answer the questions that follow:*

A mid-sized hotel chain faced numerous operational challenges that hindered its efficiency and guest satisfaction. The primary issues included manual reservation processes, which led to frequent overbookings and missed bookings, inefficient front desk operations causing long check-in and check-out times, and disjointed communication between departments resulting in slow response times to guest requests. Additionally, the lack of a centralized system made it difficult to track and manage inventory, leading to shortages and overstocking of supplies. To address these problems, the hotel implemented a comprehensive Hotel Management System (HMS) integrated with a Management Information System (MIS). This system automated the reservation process, significantly reducing booking errors and ensuring real-time availability updates. The front desk operations were streamlined with the use of an intuitive interface that facilitated faster check-ins and check-outs. The MIS also enabled seamless communication between housekeeping, maintenance, and the front desk, ensuring prompt service delivery. Inventory management became more efficient with the ability to track supplies in real-time and generate automated restocking alerts. Additionally, the MIS provided valuable data analytics on guest preferences and booking trends, allowing the hotel to tailor its services and marketing strategies to enhance guest experiences and increase occupancy rates. Overall, the implementation of the HMS and MIS transformed the hotel's operations, leading to improved efficiency, higher guest satisfaction, and better resource management.

Questions:

- a. How did the automation of reservation processes improve operational efficiency at the hotel? [5]
- b. In what ways did the integration of MIS enhance communication between different departments? [5]
- c. What impact did the improved inventory management system have on the hotel's operational costs and resource utilization? [5]
- d. How can data analytics from the MIS be used to further improve guest satisfaction and business performance? [5]

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2024

Programme: BBA-BI

Full Marks: 100

Course: Management of Commercial Bank

Pass Marks: 45

Time: 3 hrs.

Candidates are required to answer in their own words as far as practicable. The figures in the margin indicate full marks.

Section "A"

Very Short Answer Questions

Attempt all the questions. [10×2]

1. List out the types of Banks and Financial Institutions on the basis of function.
2. List out the fundamental reasons behind heavy regulation of banking industry.
3. List out deposit mix reflected in financial of Nepalese banks.
4. Can you explain the concept of interest rate spread in banking?
5. What do you mean by operating efficiency?
6. What is "Basel III"?
7. Define financial holding company with suitable example.
8. List out the provision for branch opening.
9. Distinguish between internal and external bank performance.
10. Why capital adequacy is important for bank?

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. Define commercial banks. Discuss the major trends currently affecting the banking industry and their potential impacts.
12. How has the organizational structure of commercial banking evolved over recent decades, and in what specific ways do branch banking organizations contribute to enhancing the accessibility of banking services across various regions and communities?
13. Banking in Nepal are governed by Bank and Financial Institutions Act. Discuss about the provisions contained in BAFIA.
14. Nepal Rastra Bank license and regulates BFIs in Nepal. Discuss about the documents that are required during submission of application for obtaining prior-approval from NRB to incorporate Bank or Financial Institution in Nepal.
15. A balance sheet lists the assets, liabilities and equity capital held in a bank on any given date. Explain about the components of assets in balance sheet.
16. What is liabilities management? Explain the major components of bank liabilities.
17. Explain the importance of capital requirement in viewpoint of shareholders.

Section “C”
Case Analysis

18. *Read the case situation given below and answer the questions that follow:*
 Various groups of individuals are particularly interested in evaluating bank performance such as; Regulators, Bank Shareholder, Bank Staffs, Depositors, Borrowers and Business Community & General Public etc. Following are some of the financial indicators extracted from any two Banks.

Rs in ‘000

S. No.	Particulars	ABC Ltd.	XYZ Ltd.
1	Capital Adequacy Ratio (CAR)	11.50%	10.00%
2	Distributable Profit Per Share (DPS)	Rs. 12	Rs. 8
3	Employee Bonus/Total Employee Exp.	20%	15%
4	Non-Performing Loan to Total Loan (NPL)	2.5%	3.45%
4	Base Rate	8.50%	9.01%
6	Corporate Social Responsibility exp. (CSR)	1,45,00	1,15,00

- a. Bank’s performance are measured only on the basis of the indicators as stated above which are the external factors. Do you agree with this statement, if no, please discuss about other aspects/factors for analyzing Bank Performance. [5]
- b. Based on the above financial indicators interpret the result of each Bank. [6]
 - i. Capital Adequacy Ratio (CAR)
 - ii. Distributable Profit Per Share (DPS)
 - iii. Employee Bonus/Total Employee Exp.
 - iv. Non-Performing Loan to Total Loan (NPL)
 - v. Base Rate
 - vi. Corporate Social Responsibility exp. (CSR)
- c. Compare your interpretation for two Banks; which Bank has performed well from the view point of the Regulators, Bank Shareholder, Bank Staffs, Depositors, Borrowers and Business Community and General Public. [6]
- d. Suggest which bank is better in performance from the investor’s perspective for the investment based on the interpretation and comparison between two banks. [3]

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2024

Programme: BBA/BBA-BI/BCIS/BHCM/BBA-TT

Full Marks: 100

Course: Management of Human Resource

Pass Marks: 45

Time: 3 hrs.

Candidates are required to answer in their own words as far as practicable. The figures in the margin indicate full marks.

Section "A"

Very Short Answer Questions

Attempt all the questions. [10×2]

1. What do you understand by the term Job Instruction in Training (JIT)?
2. What is sexual harassment at work?
3. List down two objectives maintaining HR inventory.
4. What do you mean by Work force diversity?
5. List out any four causes of grievances in an organization.
6. What do you mean by Job evaluation?
7. Mention any four factors affecting performance appraisal.
8. Outline any four features of HRM.
9. Differentiate between recruitment and selection.
10. Give the meaning of compensation with example.

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. Define human resources management. Explain some of challenges associated with human resources management in Nepalese context.
12. Design job description and job specification for the post of sales manager who is specially assigned to Western part of Nepal for the RARA Noodle company?
13. Differentiate between on the job and off the job training with suitable examples.
14. Discuss the contemporary issues of performance appraisal system of *Nijamati Sewa* in Nepal.
15. "Employee are not just workers but they are the assets of organization and their safety is the duty of organization" Justify the statement.
16. Explain in briefly different methods of incentive pay plan practicing in Nepal.
17. Discuss the major issues of industrial relations system in Nepal.

Section "C"
Case Analysis

18. *Read the case situation given below and answer the questions that follow:*
[20]

Thiva was a bank employee in Malaysia. Thiva joined the bank under the Branch Operation Department. Thiva was employed in the Operation Division at the entry level. Thiva was a talented employee with high academic qualification. Her presence was welcomed by her co-workers in the operation department. Thiva displayed exceptional personality skills, was highly motivated, could easily adopt new knowledge to develop her self-discovery skills. After a few years, Thiva had decided to transfer to another working environment to explore new knowledge with the advanced skill and confidence that she had gained at her previous workplace. Thiva was transferred to the Headquarters (HQ) of Cheque Operation Malaysia under Callback section. After a few years in the Callback section, Thiva was approached by a supervisor from the Data entry section, which was a newly developing section in the cheque operation clearing department that had only a group of four members. Thiva was excited to explore new experience and decided to try the new work task, as described by the new data entry supervisor. Thiva's work performance was better than her colleagues, to the extent that one of her female co-workers had even complained to the supervisor that she was creating trouble at work and was unsuitable to work in the team due to her inability to work as a team member. Additionally, the female co-worker provoked a similar propaganda about another female teammate in the group of four, but the supervisor did not practice fair dealing treatment in this case. Thiva was continuously mistreated by the abusive co-worker and from the irresponsible supervisor. The higher management drove her to the extent to tender voluntarily resignation or work dismissal without executing a proper examination on the root cause. Thiva, in this case, appears to be an innocent worker with exceptional attitude and outstanding work performance, but unfortunately for her, the organization she worked for, was not on her side.

She also felt that she had learnt a lot from the new challenging experiences. Somehow, after spending some time with her teammates, she began to sense some discomfort about her both abusive co-worker and supervisor. Initially, she was clueless about the exact issue being raised by the abusive co-worker and the supervisor. However, she was able to accumulate an imprecise sense of understanding after her abusive colleague began to repetitively communicate and text abusing comments concerning her daily task as merely a joke to demotivate her. The abusive comments about her work task were not only spewed at the workplace, but also in her WhatsApp

work group chat daily. Each solution and new idea suggested by her was immediately rejected by both the abusive co-worker and supervisor. The situation turned worse when the supervisor repetitively announced that any new idea suggested by her must be approved by another co-worker as a new procedure that the supervisor implemented, but not stated in the Standard of Procedure (SOP) at that time.

Questions:

- a. Suggest the good title for the above case.
- b. Explain in the light of the case, what are the causes and consequences behind the Thiva situation.
- c. If Thiva would be male, would the issue be solved? Do you see any gender issues in the above case. If so, why?
- d. If you were Thiva of the above case, how would you deal with the situation, supply your own opinion.

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2024

Programme: BBA/BBA-BI/BBA-TT/BCIS/BHCM

Full Marks: 100

Course: Principles of Marketing

Pass Marks: 45

Time: 3 hrs.

Candidates are required to answer in their own words as far as practicable. The figures in the margin indicate full marks.

Section "A"

Very Short Answer Questions

Attempt all the questions. [10×2]

1. Define marketing.
2. List out any four challenges faced by marketing professionals in 21st century.
3. What is relationship marketing?
4. Define Segmentation and Targeting.
5. List out the objectives of branding.
6. Define competitive marketing environment.
7. What do you mean by green marketing?
8. Who is a prospect?
9. Define the meaning of penetration pricing technique.
10. Define marketing logistics.

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. "It is essential for companies to analyze both internal and external environments for marketing their products or services effectively". Explain the statement with relevant examples to support your answer.
12. Define marketing channels. Discuss in detail the channel selection decisions for a consumer product.
13. Define packaging. Explain the essentials of a good package.
14. What is new product? Describe the new product development process with a suitable example.
15. Define consumer behavior. Explain the factors influencing consumer buying behavior.
16. Define promotion mix. Explain the components of the promotion mix.
17. What importance does pricing hold in marketing? Explain the different pricing approaches and how firms respond to price change with suitable examples.

Section "C"
Case Analysis

18. *Read the case situation given below and answer the questions that follow:* [20]

Kohn Ouila is Managing Director of Nakuchutt, a medium-sized supermarket chain faced with intense competition from larger competitors in their core food and drink markets. They are also finding it hard to respond to these competitors moving into the sale of clothing and household goods. Nakuchutt has a reputation for friendly customer care and is looking at the feasibility of introducing an online shopping service, from which customers can order goods from the comfort of their home and have them delivered, for a small charge, to their home. Kohn recognizes that the move to develop an online shopping service will require significant investment in new technology and support systems. He hopes a significant proportion of existing and most importantly, new customers will be attracted to the new service.

Questions:

- a. Identify 2 bases for segmenting that you would recommend for this new market.
- b. What criteria will help determine whether this segment is sufficiently attractive to commit to the necessary investment?
- c. Assess the likely strategic impact of the new customer delivery system on Nakuchutt's activities and its ability to differentiate itself from its competitors. Suggest what should salesperson have done in this situation?
- d. Suggest what should salesperson have done in this situation?