

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2025

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. Define financial assets and tangible assets and give examples.
2. Identify the participants of financial market.
3. What are the instruments of monetary policy available to the central bank?
4. Define Hedge fund.
5. What will be the spread income if interest revenue is Rs 120 million and interest expense is Rs 100 million?
6. Point out the different types of insurance.
7. What will be the net asset value of mutual funds with the portfolio value of the Rs 10,000,000 liabilities of Rs 100,000 and share outstanding of 900,000?
8. What is term structure of interest rate?
9. What is a preemptive right offering?
10. Define off balance sheet risk with an example.

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. Define financial system. Explain briefly the function of financial system.
12. What are the various monetary tools used by the central bank to control the money supply in the economy? Explain the effects of monetary tools on various economic variables.
13. Assume the following zero coupon bonds with face values of Rs 1,000 that are available

Bonds	Current price (Rs)	Years to maturity
A	935	1
B	870	2
C	800	3
D	750	4

- a. Calculate the yield to maturity for each bond
- b. Calculate the 1-year forward rate starting in year 3.
- c. Calculate the 2-year forward rate starting in year 2.

14. The auction price after Treasury bill is Rs 970 on a Rs 1000 face value and the bill matures in 91 days. 50 days after purchases, the investors sell at a discount yields of 6 percent.

Calculate:

- Discount yield on Treasury Bills
 - Coupon Equivalent yield.
 - Price of T-bills after 50 days.
 - Holding period return.
15. Calculate price weighted Index(PWI) , Value weighted Index(VWI) and Equally weighted Index(EWI) on July 1, 2001 from the details below:

Stocks	No. of stock	Price of stock (July 1, 2000)(Rs)	Price of stock (July 1, 2001)(Rs)
X	25,000	400	600
Y	5,000	200	700
Z	50,000	600	800

16. a. Suppose, a year ago, the New Himalayan fund was being quoted at an NAV of Rs 21.50 and an offer price of Rs 23.35, today its being quoted at Rs 23.04 (NAV) at Rs 25.04 (Offer). What is the holding period return on this loan fund, given that it was purchased a year ago and its dividends and capital gains distributions over the year have totaled Rs 1.05 per share?
- b. Mr. Hari bought some Corporate bond with an annual coupon of 12 percent given a current price of Rs 1025 and a probability of interest default of 0.06. The bond matures at the end of the year at par Rs 1000. Calculate expected return for this bond.
17. Consider the stocks of following three companies and their respective closing prices:

Company	No. of shares	Date 1	Date 2
A	100	Rs 200	Rs 220
B	200	100	60
C	300	300	280

You are required to calculate

- Price weighted index for day 1.
- Price weighted index for day 2
- Calculate Equal weighted index of day 2.
- Calculate the value weighted index on day 2 taking the base value for day one and assume 100 as the arbitrary value for the base period.

Section “C”

Case Analysis [20]

18. The following are the information on the elements of core and supplementary capital of Nepal Commercial Bank Ltd. (Rs in millions):

Paid up capital	Rs 2,000	Share premium	Rs 100
General reserve	50	Capital redemption reserve	100
Capital adjustment fund	200	Retained earnings	100
Goodwill	50	Fictitious assets	20
Cumulative preferred stock	500	Subordinated term loans	500
General loan loss provision	200	Exchange equalization reserves	100
Investment adjustment reserve	10	Assets revaluation reserve	200
Hybrid capital instruments	200		

Suppose the followings are the balance sheet items and off balance sheet items, and risk weight to corresponding items of Nepal commercial bank ltd.

Balance sheet items	Book value (In millions) Rs.	Risk weight (In %)
Cash balance	400	0
Government Securities	1000	0
Claims on foreign government and central bank	400	50
	15,000	100
Claims on domestic companies	100	60
Staff loan and advance	20,000	60
Claims secured by residential properties		
Off balance sheet items		
L/C commitment	1200	50
Bid bond	100	50
Advance payment guarantee	500	100

Questions:

- What is core capital of the bank?
- What is supplementary capital of the bank?
- What is the total capital of the bank?
- What is on balance sheet risk weighted assets?
- What is off balance sheet risk weighted assets?
- What is total risk weighted assets?
- What is core capital ratio?
- What is capital adequacy ratio?
- Does the bank have adequate capital to support its assets if required capital is 10 percent of the total risk weighted assets?

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2025

Programme: BBA/BBA-BI/BBA-TT/BHM (Old)

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. Define DDL, DML used in database language.
2. Write any two features of PMS.
3. Define primary and foreign key.
4. What is ring network topology? Give an example.
5. Why cache memory is used in computer system?
6. Define VAN and VPN.
7. What is data dictionary?
8. What is Electronic Data interchange?
9. Define Compiler and give an example.
10. What is OLAP?

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. What is a multidimensional data model? Can this model enhance the capabilities as a Decision Support System? List out the advantages of a DSS in an organization.
12. Explain the concept of SDLC and its stages. Compare waterfall model and prototyping model in information system development.
13. What are the success factors of e-commerce? How are electronic payments settled in e-commerce process?
14. What are the risks in the information system? Briefly explain the risk management strategies applied in information system.
15. a. Draw a block diagram of digital computer and explain the various hardware components in brief.
b. What are the requirements of a corporate PC? Discuss.
16. Explain Global Distribution System (GDS), Computer Reservation System (CRS) and Point of Sale (POS) with their business value and real applications in hospitality industries.
17. Explain different network topologies used in information system. How Mesh topology is different? Give a real world example.

Section “C”
Case Analysis

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

The Big Data for Human Resource Management

The concept of big data has existed for a while, but it gained proper attention only a couple of years ago. Big data is exactly what it is called, an enormous collection of data that is mostly found in online databases. It can be used in order to create very detailed reports that have the power to completely change the way several industries operate. Using big data in the recruitment process can be exceptionally beneficial for all the parties involved.

There are three parties usually involved in the recruitment process. They are employers, candidates and recruiters. An employer's primary goal is finding a person who will be a perfect fit for the open position and will increase the company's profits. A candidate is looking for a job that will provide them with the money to meet their needs and will allow them to fulfill their potential and grow professionally. Recruiters are focused on finding these perfect matches to be of the best use to their clients. Information is the key to make sure that every party gets exactly what they need, and big data can provide this information in abundance.

A company performance report generated using this technology can provide a detailed and correct prediction of employee behavior. It can be used to create a blueprint that a candidate will need to match in order to fit into the position perfectly. Recruiters can use this in order to ensure that only the best candidates are offered the job. This will make the process of recruitment much more efficient and faster. Creating a database of candidates with the same detailed reports on each of them (the reports will be based on the statistics of their behavior in school and previous jobs) will ensure that perfect matches are found for every job. The reports based on big data are so refined that they can successfully predict the potential of every candidate and allow the employers to see how much profit they will be able to generate by hiring this person.

Although the benefits of using big data are undeniable, there are certain problems associated with implementing this technology. The most important of them is a lack of people who possess the analytical thinking skills sufficient to analyze and interpret the reports. Current level of technology also limits the number of companies that can use big data, as not everyone has the means to afford the equipment necessary to work with such a huge amount of information.

The future of recruitment definitely lies with big data. The only things that prevent it from being used today are technicalities that will be dealt with as the technology progresses further.

Questions:

- a. What do you mean by Big Data? Provide context from the case. [5]
- b. What is the employer primary goal of finding the person? [5]
- c. Is the Big Data enough for recruitment processes? [5]
- d. What are the benefits for using Big Data? [5]

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2025

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. What do you understand by the term "bank"? Mention the different types of banks.
2. State the minimum capital required for Class A, B, C, D and Infrastructure Development Bank as per Nepal Rastra Bank guidelines.
3. List the core responsibilities of commercial banks as defined in the BAFIA Act, 2073.
4. Explain the key differences between the Articles of Association (AOA) and the Memorandum of Association (MOA).
5. Outline the internal performance evaluation framework used by banks.
6. Why capital is needed in a Bank.
7. Differentiate between on-balance sheet and off-balance sheet items in banking operations.
8. How is the Capital Adequacy Ratio determined?
9. What is Euro dollar deposit?
10. Define interbank borrowing. Mention the maximum allowable tenure of interbank borrowing/lending.

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. Explain in detail about Commercial Banks and their services to the general public.
12. Describe the role of Nepal Rastra Bank in regulating the banking sector in Nepal. Why is it important for NRB to adopt a comprehensive regulatory approach?
13. Compare and contrast the four types of banking organizations. Include their core characteristics, advantages, and limitations.
14. What are the potential reasons for the need for a new bank? Write the steps to be followed while establishing new bank.
15. Analyze the structure of a bank's Balance Sheet. Explain the significance of "Loans & Advances" under Assets and "Deposits" under Liabilities in determining a bank's financial health.

16. What are Basel II and Basel III? Briefly describe the three pillars that form the foundation of Basel III.
17. Compare Deposit Sources and Non-Deposit Sources of bank funding. Provide examples of each and explain how they address different liquidity needs.

Section “C”

Case Analysis

18. *Read the case situation given below and answer the questions that follow:* [20]
The following are the information extracted from the balance sheet and income statement of ABC Bank for the fiscal year 2024/25

Balance sheet as of 16th July 2025

Particular	Amount (Rs.)	Particular	Amount (Rs.)
Share Capital	3,749.90	Cash balance	799.37
Reserve and funds	3,774.27	Balance with Nepal Rastra Bank	1,514.67
Debentures and bonds		Balance with bank	1,658.29
Loan and borrowing	500.00	Money at call and short notice	6,069.66
Deposit liabilities	55,727.18	Investment	23,094.62
Bills payable	310.18	Loan, advance and bill purchased	31,302.95
Proposed dividend	49.34	Fixed assets	71.31
Income tax liabilities		Non banking assets	
Other liabilities	1,074.86	Other assets	674.86
Total liabilities	65,185.73	Total assets	65,185.73

Profit and loss account

Particular	Amount (Rs.)
Interest income	2,415.58
Interest expenses	565.70
Net interest income	1,849.88
Commission and discount	357.52

Other operating income	48.10
Exchange fluctuation income	629.56
Total operating income	2,885.06
Staff expenses	484.14
Other operating expenses	438.91
Operating profit before provision	1,962.01
Provision for possible loss	260.75
Operating profit	1,701.26
Non-operating income	295.82
Profit from ordinary activity	1,997.08
Income from extra ordinary activity	1.79
Net profit after considering all activities	1,998.87
Provision for staff bonus	181.71
Provision for income tax	524.65
Net profit	1,292.51

Calculate and interpreted the following ratios:

- ROE
- Equity multiplier
- Provision for loan loss ratio
- Profit margin ratio

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2025

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

Full Marks: 100

Course: Management of Human Resources

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 are the essential skills of HR manager?
2. What do you mean by recruitment of protected classes?
3. What are the factors affecting human resource demand forecasting?
4. List out any four psychological principles of learning.
5. Differentiate between job description and job specification.
6. What is a 360° performance appraisal?
7. Differentiate between pension and gratuity.
8. Mention any four causes of grievances in an organization.
9. How managers can create a safe and healthy work environment?
10. What do you understand by 'Red Hot Stove' rule?

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. "Since the establishment of this discipline, the role of human resource manager has changed and become more challenging." Discuss this statement in the context of changing roles and challenges of HRM in the modern business era.
12. "Recruitment is a process of creating a pool of candidates from which the organizations select the best candidate". Briefly, discuss the statement with method of internal and external source of recruitment?
13. "Unlike skills training, management development focuses on the overall development of a manager". In light of this statement, discuss the methods used in management development and explain which method is more important in management development?
14. What are the benefits of performance appraisal? Describe any three absolute standard methods of performance appraisal. [3+7]
15. What are the major types of retirement benefits programs offered by Nepalese organization? Explain.
16. Occupational Health and Safety (OHS) is a growing concern for organizations all over the world. How do you see its relevance to Nepalese organization? Discuss.

17. Explain the process of collective bargaining in detail.

Section “C”

Case Analysis

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

Shanti Hospital, a mid-sized healthcare facility in Kathmandu, Nepal, has been a crucial provider of healthcare services for lower and middle-income individuals for over a decade. With a workforce of around 300 employees, including doctors, nurses, administrative staff, and support personnel, it has earned a reputation for quality care. However, in recent years, the hospital has faced growing complaints from patients, guardians, and employees, affecting operations, staff morale, and overall service quality.

In response, the executive team convened a meeting where HR Manager Mrs. Anjali Thapa outlined several critical human resource issues undermining the hospital's performance. She emphasized that the HR department is often undervalued by the line departments, exacerbating existing challenges.

Despite the hospital's commitment to high-quality care, the HR department struggles to implement effective training programs due to budget constraints and limited managerial support. Many employees feel unprepared for evolving medical technologies and patient care protocols, leading to inconsistencies in skill levels and diminished service quality. Mrs. Anjali recognizes the urgent need for structured training but lacks the necessary resources.

Mrs. Anjali has identified the need for a comprehensive job analysis to define responsibilities clearly and streamline training initiatives. Nepal's healthcare sector is highly competitive, with skilled professionals preferring larger hospitals or private clinics offering better pay and benefits. As a result, Shanti Hospital is often understaffed, placing excessive burdens on existing employees and compromising patient care. Mrs. Anjali has explored enhanced recruitment strategies, such as job fairs and social media outreach, but with limited success.

Additionally, there is a disconnect between line managers and the staff managers. Staff feel they are excluded from decision-making processes, leading to frustration and disengagement. The formation of a trade union has further complicated matters. Employees organized the union to demand better working conditions, fair wages, and improved benefits. While highlighting critical concerns, the union has also led to tensions with hospital management. Some administrators view it as a threat to their authority, resulting in conflicts, strikes, and operational disruptions. Mrs.

Anjali is now tasked with managing these tensions while addressing employees' demands.

External challenges also pose difficulties. The government provides inadequate support to mid-sized hospitals like Shanti Hospital. Bureaucratic red tape and funding limitations make it difficult to secure resources for staff training and development. Mrs. Anjali has sought government assistance, but responses have been lukewarm, leaving the hospital to navigate its struggles with minimal external aid.

As these HR challenges mount, Mrs. Anjali is determined to find solutions that balance staff welfare with patient care. However, she remains uncertain about where to begin.

Questions:

- a. What are the major issues in the case?
- b. What strategies should Mrs. Anjali implement to improve recruitment and retain skilled professionals?
- c. How can the hospital bridge the gap between line and staff personnel to enhance collaboration and communication?
- d. What steps should Mrs. Anjali take to conduct a comprehensive job analysis that clarifies roles and responsibilities for all positions within the hospital?

POKHARA UNIVERSITY

Level: Bachelor

Semester: Spring

Year: 2025

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 Holistic Marketing Concept.
2. Give the meaning of Rural marketing.
3. Give the concept of E-Marketing.
4. List out the buying process of institutional buyer.
5. What is Marketing Information System?
6. Write down the reasons for segmenting the market.
7. Name any four internal factor that affect price of a product.
8. What is channel conflict?
9. Point out any four objectives of promotion.
10. List out essentials of good packaging.

Section "B"

Descriptive Answer Questions

Attempt **any six** questions. [6×10]

11. "In any Business Organization Customer is considered as a backbone for success". Justify this statement with suitable examples.
12. What is marketing environment? Explain the component of internal environment and its impact on the operation of business.
13. What is marketing research? Explain its process.
14. What do you mean by consumer behavior. Differentiate between consumer buying and industrial buying.
15. 'Price is the only source of revenue to any business organization, so it should be appropriate according to the nature and types of products.' In the light of this statement explain the different pricing approaches with suitable example.
16. What is integrated marketing communication? Describe its role in promotion.
17. Give the meaning of sales promotion and explain its tools and technique to attract customers.

Section “C”
Case Analysis

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

CASE STUDY: MECCHI HERBAL TEA

Mechi is a herbal tea. It is produced by Mechi Ayurved Company since 1984. The factory is located at ILAM in Eastern Nepal. The herb farming is done in the neighboring area of the factory.

Target Market: The target market for Mechi tea is foreign tourists and health conscious people. Total tourist arrival in Nepal is about 400,000 per annum. About 25% of Tourists come for trekking and mountaineering. A market survey commissioned by the company found that about 25% of hotels and restaurants serve herbal tea but none of them has listed Mechi Herbal tea on their menu. They prefer economy size tea packet of one kilo and tea bags. Customers demand Jasmine, Clove, Cardamom and Basil Flavour.

Competition: Well Indian Brands like Brooke Bond, Lipton, and Tata are available in tea bags; Jasmine tea imported from China and Thailand are available with attractive packaging but the price is high; A high priced Sehat Herbal Tea and Amboo Herbal Tea are also imported tea available in the market. Two more companies in Nepal are also planning to produce herbal tea.

Product: The product mix of Mechi Ayurved consists: General health product (Chyawanprash, Shilajit, Shaktiton, Himal and Mechi Herbal teas) and Ayurvedic Medicines (about 12 varieties). Mechi tea is available in three flavors (Lemon, mint and cinnamon) in a 150gm package but only mint and lemon flavored tea of 125gms, are exported. Export account for 80% sales.

Price: Mechi Ayurved uses markup method of pricing. The retail price per packet of Mechi tea is Rupees 60 for Nepalese Market and Rupees 160 for foreign Market.

Place: Mechi tea is distributed by the company to the retailers. The finished product is transported by Trucks from factory to its warehouse in Kathmandu. Material Handling is manual. Export marketing is done from Kathmandu.

Promotion: The Company provides 15% commission to retailers. In addition, it provides gift hampers too. The company advertises in local Newspapers but radio and television advertisement is not done. Tourist magazines are also not used for advertisement. The Company has not

launched any sales campaign. “Word of Mouth” has been the major tool for promotion

Questions:

- a. Identify the Strengths and Weakness of Mechi Tea. [5]
- b. What are the problems faced by Mechi Tea? Explain the reason behind it [5]
- c. Describe the competitive Environment of Mechi Tea. [5]
- d. Suggest a suitable Marketing Mix for Mechi Tea. [5]