DEPARTMENT OF MANAGEMENT
SCHOOL OF MANAGEMENT &BUSINESS STUDIES
JAMIA HAMDARD

Odd Semester Examination (Online) January 2021

Subject Code MBA-GE-FM-01

Subject Name MANAGEMENT OF FINANCIAL SERVICES

MM: 75

Time: 03Hours

Email Id of the Examiner: sherwanifaiz@gmail.com

Email Id of the Assistant Superintendent of Exams:assistant.superintendent.exams@gmail.com
Email Id of Dean: deanmanagement@jamiahamdard.ac.in

Note:

- Students have to submit the **Scanned hand written solutions** to the Examiner, Assistant Superintendent of Examination and Dean on the email ids as mentioned above.
- Students shall use **ruled white paper & blue ink** to write the solution. Each page must have a **serial number and the signature** of the student.
- An additional ½ an hour will be given to the examinees to scan the answer sheets, convert it into single PDF and upload it on the id's given on the question papers.
- If any two copies are found to be similar then both the copies shall be cancelled. Such students will be considered/ tried for unfair means.
- The attachedPDF shall be named as follows –
  Full Name-Enrollment Number-Course-Semester-Subject Abbreviation(Example: Rabia Shaheen-2017-334-032-MBA-III-QTM)and students shall also mention the same in subject line of the email& his/her answer copy also.
- Answer All Questions, each carry equal marks.

Attempt all questions

1. What are the basic differences in services of Nationalize banks and Private Banks? Also discuss the implications of Narsimhamcommitte recommendations?
2. Mr X is the chairman of the credit risk management committee of a mid-sized Indian bank. The bank is struggling with poor quality assets on its balance sheet. One of Mr X's subordinates Mr Z suggests securitization as a method of getting the bad assets off the books but Mr X is of the viewpoint that "everyone in the market knows that we are sitting on toxic assets and there would be no takers for the securitized assets". If you were Mr Z, how would you convince Mr X about the securitization option? Explain.

3. Assume you are a manager of an Islamic Bank. Discuss the products of interest free finance system you might use to maximize customers positive perceptions about the Islamic Bank?
4. Interview the manager of a Credit Cards service organization. Discuss with the manager about the target markets for the Credit Cards service. Explain the regulatory aspects to Housing Finance Companies?
5. Develop a service blueprint to consumer credit system for the Finance Companies. Compare Leasing and Hire purchase finance also discuss which is the more effective service in your view?