



United College
Kumaripati, Lalitpur
Mid-Term Exam - 2082

Bachelor of Business Management
Course Title: Treasury Management (SET A)
Semester: VIIth
Date: 2082/03/

Full Mark: 100
Pass mark: 50
Time: 3 hours

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

Group A

Brief Answer Questions:

10 X 2 = 20

1. Define treasury with example.
2. Explain shortly principle of treasury management?
3. Discuss the structure of treasury function of BFIs.
4. Write the meaning of inter-banking transaction.
5. Define equity and list its components.
6. What is debenture? List major types of debentures.
7. Differentiate between interest rate swap and currency swap.
8. Define core deposits and why are they so important in banking today.
9. Define sovereign and country risk.
10. Explain term loan and overdraft loan (revolving loan).

Group B

Descriptive Answer Questions: (Attempt any 6)

6 X 5=30

11. What are the major sources of short term and long term borrowings for the banks?
Explain.
12. What do you mean by dealers and dealing room? List major roles and responsibilities of dealers.
13. Define loan pricing. Describe the methods of loan pricing strategy of Nepalese commercial bank.
14. Treasury department has central role in financial institutions? Do you agree with this statement? Explain.
15. Explain reserve and surplus with examples.
16. What is an option? Explain the types of option
17. Explain in brief the money market and capital market instruments with examples.

Group C

Analytical Answer Question (Attempt Any 3):

3X10=30

18. Risk is an event that may cause damage to an institution's income and reputation.
Explain major risk in treasury management and how this risk can be minimized.
19. Differentiate between front, mid and back office of treasury.
20. Describe the role of NRB as a foreign exchange regulator in Nepal.
21. What is interbank lending? Describe the reserve requirement provision of central bank.
Explain.

Group D

Comprehensive Answer Questions:

[4 * 5 = 20]

22. Read the following cases carefully and answer the questions that follow:

The banking sector in Nepal has been suffering a liquidity crunch for months. As a result, the commercial banks have tightened loans. Lending in real estate, share market and automobiles has been halted as these sectors are considered unproductive sectors.

As per the prevailing directives of the NRB, the commercial banks are required to invest 20 per cent of their total loan portfolio in the productive sector. During the first six months of this fiscal year, lending to the unproductive sector was twice as high as lending to the productive sector. As of January 12, the government has spent merely Rs 34.7 billion out of total capital budget of Rs 311.94 billion. This is hardly 11.13 per cent of the total capital expenditure while around Rs 280 billion remains unspent in the government treasury. The post-quake reconstruction works are also not progressing well due to which a huge amount of money has been lying idle.

Similarly, the flow of remittance has decreased these days. Therefore, it is natural that the economy will suffer once the inflow of remittance decreases. Imbalance between imports and exports can also be taken as a cause for the worsening situation of liquidity. Whenever the rate of import exceeds export, the liquidity of a country worsens.

Banks have collected deposits of Rs 154 billion since the beginning of this fiscal year in mid-July till January 13, as per the latest data of Nepal Bankers Association (NBA). In contrast, credit flow has stood at Rs.204 billion. Such mismatch in deposit collection and credit disbursement is sure to create liquidity shortage. NRB has set the CD ratio at 80:20, which means a bank cannot lend more than 80 per cent out its deposits. It means if a bank collects 100 rupees then it can lend only 80 rupees. As NRB is against increasing the CD ratio the commercial banks have tried to rationalize the CD ratio by mobilizing deposits. They have hiked the rate of interest on fixed deposits up to 13 percent. Offering higher interest on fixed deposits to collect money is not bad but just a short-term option to solve the problem. It seems that there is not enough research from the government as well as from private sectors on such issues.

Questions:

- a. What are the causes for worsening situation of liquidity in Nepal?
- b. Why commercial banks are increasing interest rate? Is this a solution?
- c. What are the indicators of liquidity risk?
- d. What can be formulated new effective policies by central bank to resolve the crisis?

ALL THE BEST



United College
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Bachelor of Business Management
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Time: 3 hours

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

Group A

Brief Answer Questions:

10 X 2 = 20

1. Define Treasury Management.
2. Differentiate between Nostro and Vostron account with suitable example.
3. Define corresponding banking with examples
4. What is financial derivatives, list major types
5. What is call and put option?
6. Define bank guarantee and letter of credit.
7. Define market risk and list its components?
8. Define base rate with major components.
9. Define government securities.
10. Define any two:
 - a. Bank Rate
 - b. Repo Rate

Group B

Descriptive Answer Questions: (Attempt any 6)

6 X 5=30

11. What is Treasury Control? List major functions of Front and Back Office.
12. Explain the scope of treasury management.
13. Explain the internal and external sources of fund.
14. Describe the credit products of banks.
15. Which deposits are the least costly for banks? The most costly? Explain.
16. Why do banks face significant liquidity management problems?
17. Explain the uses of funds in BFIs.

Group C

Analytical Answer Question (Attempt Any 3):

3X10=30

18. Define deposit pricing. Describe the methods of deposit pricing strategy of Nepalese commercial bank.
19. List feature of interest bearing and non-interest bearing deposits. Discuss about the investment instruments are available for the Nepalese commercial bank in Nepal.
20. Explain the reserve maintenance provision of central bank.
21. Differentiate between:
 - a) ST Borrowing and LT Borrowing
 - b) Term Deposit and Revolving Deposit
 - c) Current Deposit and Saving Deposit
 - d) Foreign Currency Risk and Commodity Risk

Group D

Comprehensive Answer Questions:

[4 *5 = 20]

17. Read the following cases carefully and answer the questions that follow:

Shivam Cement Company is in need of Rs. 10 million of cash for its purposed renovation of production facility. Shivam plans to raise fund through bank loan of five-year maturity. Shivam Cement has already taken long-term loan from Kumari Bank Ltd. and that was paid on time. Therefore, CFO (Chief Finance Officer) of Shivam Cement approaches to credit department of Kumari Bank Ltd. again. Shivam Cement does its all banking transactions through Kumari Bank Ltd. Loan proposal of Shivam Cement included the detail al purposed project, cost required, expected revenue after renovation. Shivam Cement has estimated its revenue to increase by 25 percent and its operation costs will be saved Rs 200,000 annually if purposed renovation is made. Along with loan proposal, its past 5-year financial statements (balance sheet. income statement, and cash flow statement) are also attached.

Collateral purposed by Shivam Cement are the new plant and other existing plants which are in regular operation. Financial statements show that Shivam Cement is regularly in profit and its dividend policy was to pay almost all earnings as dividend each year. Therefore, its retained earnings are negligible. However, its paid capital is Rs 20 million. Shivam Cement has taken Rs. 5 million of overdraft loan from Kumari Bank Ltd. already and not paid yet. No other debt has been used by Company currently. Company's records also show that it is paying its payables on time and no penalty has been paid for delayed payments.

Kumari Bank Ltd. has practice of approving loan of Rs 10 million or more by its BOD. CEO of the bank presents report to the board meeting and board makes decision regarding whether to grant loan or not. As a manager of credit department, your task is to prepare loan report and submit it to the CEO which finally goes to board meeting. Therefore, you are requiring to answer following questions while preparing loan report that mostly include the examination of 7 Cs:

Questions:

- a. How do you access the characteristics and capacity of Shivam Cement? What factors support to your answer? Are they favorable to the bank for providing loan?
- b. What factors about collateral should be considered while making loan decision? How the purposed collateral can be made safe?
- c. What is a loan covenant? What provisions can be kept in loan covenants to make loan more secure?

- d. Do you recommend loan to Shivam Cement? Suppose your bank provided loan to the Company and it did not pay on time. What process is normally used to recover the loan?

ALL THE BEST

Pre Board Examination, 2025

Set : A

BBM/Seventh Semester/United College/Treasury Management

Full Marks: 100

Pass Marks: 50

Time: 3 Hour

Candidates are required to answer all the questions in their own words as far as practicable

Group “A”

Brief Answer Questions

[10 * 2 = 20]

1. Define treasury with example?
2. Explain shortly principle of treasury management?
3. Discuss the structure of treasury function of BFIs.
4. Write the meaning of inter-banking transaction.
5. Define equity and list its components.
6. What is debenture? List major types of debenture
7. Differentiate between interest rate swap and currency swap.
8. Define core deposits and why are they so important in banking today?
9. Define sovereign and country risk.
10. Explain term loan and overdraft loan (revolving loan).

Group “B”

Descriptive Answer Questions

Any 6

[6 * 5 = 30]

11. What are the major sources of short term and long term borrowings for the banks? Explain.
12. What do you mean by dealers and dealing room? List major roles and responsibilities of dealers.
13. Define loan pricing. Describe the methods of loan pricing strategy of Nepalese commercial bank.
14. Treasury department has central role in financial institutions? Do you agree with this statement? Explain.
15. Explain reserve and surplus with examples.
16. What is an option? Explain the types of option
17. Explain in brief the money market and capital market instruments with examples.

Group “C”

Analytical Answer Questions

[3 * 10 = 30]

18. Risk is an event that may cause damage to an institution's income and reputation. Explain major risk in treasury management and how this risk can be minimized.
19. Differentiate between front, mid and back office of treasury.

20. Describe the role of NRB as a foreign exchange regulator in Nepal.
21. What is interbank lending? Describe the reserve requirement provision of central bank. Explain.

Group “D”

Comprehensive Answer Questions:

[4 * 5 = 20]

22. Read the following cases carefully and answer the questions that follow:

The banking sector in Nepal has been suffering a liquidity crunch for months. As a result, the commercial banks have tightened loans. Lending in real estate, share market and automobiles has been halted as these sectors are considered unproductive sectors.

As per the prevailing directives of the NRB, the commercial banks are required to invest 20 per cent of their total loan portfolio in the productive sector. During the first six months of this fiscal year, lending to the unproductive sector was twice as high as lending to the productive sector. As of January 12, the government has spent merely Rs 34.7 billion out of total capital budget of Rs 311.94 billion. This is hardly 11.13 per cent of the total capital expenditure while around Rs 280 billion remains unspent in the government treasury. The post-quake reconstruction works are also not progressing well due to which a huge amount of money has been lying idle.

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Questions:

- What are the causes for worsening situation of liquidity in Nepal?
- Why commercial banks are increasing interest rate? Is this a solution?
- What are the indicators of liquidity risk?
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Best of Luck!!!

Midterm Examination, 2025

Set : B

BBM/Seventh Semester/United College/Treasury Management

Full Marks: 100

Pass Marks: 50

Time: 3 Hour

Candidates are required to answer all the questions in their own words as far as practicable

Group “A”

Brief Answer Questions

[10 * 2 = 20]

1. Define Treasury Management.
2. Differentiate between Nostro and Vostron account with suitable example.
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4. What is financial derivatives, list major types
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9. Define government securities.
10. Define any two:
 - a. Bank Rate
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Group “B”

Descriptive Answer Questions

Any 6

[6 * 5 = 30]

11. What is Treasury Control? List major functions of Front and Back Office.
12. Explain the scope of treasury management.
13. Explain the internal and external sources of fund.
14. Describe the credit products of banks.
15. Which deposits are the least costly for banks? The most costly? Explain.
16. Why do banks face significant liquidity management problems?
17. Explain the uses of funds in BFIs.

Group “C”

Analytical Answer Questions

Any 3

[3 * 10 = 30]

23. Define deposit pricing. Describe the methods of deposit pricing strategy of Nepalese commercial bank.
24. List feature of interest bearing and non-interest bearing deposits. Discuss about the investment instruments are available for the Nepalese commercial bank in Nepal.
25. Explain the reserve maintenance provision of central bank.
26. Differentiate between:-
 - a) ST Borrowing and LT Borrowing
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 - c) Current Deposit and Saving Deposit

d) Foreign Currency Risk and Commodity Risk

Group “D”

Comprehensive Answer Questions:

[4 *5 = 20]

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- c. What is a loan covenant? What provisions can be kept in loan covenants to make loan more secure?
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Best of Luck!!!



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Mid-Term Exam - 2082

Bachelor of Business Management
Course Title: Event Management (SET A)
Semester: VIIth
Date: 2082/03/09

Full Mark: 100
Pass mark: 50
Time: 3 hours

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

Group A

Brief Answer Questions:

10 X 2 = 20

1. Events offer a “once in a life” experience as the events entail a unique experience – elaborate.
2. What are the common characteristics of event?
3. State the differences between Hosted Event Budget and Revenue Generating Events.
4. Write any two components of Work Breakdown Structure in event planning.
5. State two objectives of corporate events.
6. Mention the importance of understanding the target audience in event management.
7. Critically analyze the strength and weakness of crowdfunding.
8. Define event positioning.
9. Mention any two cost control techniques in event planning.
10. State the skills and competencies required to become a successful event manager.

Group B

Descriptive Answer Questions: (Attempt any 6)

6 X 5=30

11. How have historical events influenced the development of modern management practices? Provide Examples
12. Describe various techniques an event manager can use to add the "wow factor" to an event.
13. Sponsorships are essential for many events, but the relationship must be mutually beneficial. Analyze the key factors that make sponsorship successful for both event organizers and sponsors
14. Marketing mix provides a holistic framework for promoting events.
Analyze how each element of the marketing mix can be effectively applied to promote an international business conference.

15. Event experiences are critical in achieving the objectives of event management."
Analyze how an event manager can create memorable event experiences by integrating target audience along with theme
16. Digital marketing and influencer collaborations have transformed event promotion."
Critically analyze the role of digital platforms in driving ticket sales and audience engagement for modern events.
17. Explain the role of Venue and logistics in supporting the event concept and theme?

Group C

Analytical Answer Question (Attempt Any 3):

3X10=30

18. "An event without a clear concept and theme is like a journey without a destination."
Analyze this statement and explain its relevance in successful event management
19. Stakeholders often have conflicting interests in large-scale events. Analyze how an event manager can balance the expectations of sponsors, participants, vendors, media, and regulatory bodies to ensure event success
20. A well-prepared event budget is not just a financial document but a risk management tool. Analyze this statement with examples
21. A company plans to organize a hybrid product launch event. Analyze how the audience experience can be designed differently for physical and virtual participants.

Group D

Comprehensive answer questions/Case analysis:

[4 x 5 = 20]

National Youth Music Festival

A local organization is planning a National Youth Music Festival with an expected audience of 10,000. They want to attract sponsors, use social media for promotion, and ensure smooth financial management.

Questions:

1. Analyze how you would design the budget for this event.
2. What revenue generation strategies would you apply
3. Prepare a Work Breakdown Structure highlighting key activities and timeline.
4. Suggest ways to brand and position this festival to attract youth audiences.

ALL THE BEST



United College
Kumaripati, Lalitpur
Mid-Term Exam - 2082

Bachelor of Business Management
Course Title: Event Management (SET A)
Semester: VIIth
Date: 2082/03/09

Full Mark: 100
Pass mark: 50
Time: 3 hours

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

Group A

Brief Answer Questions:

10 X 2 = 20

1. What are the common challenges of event?
2. The core of event management is delivery of experience –Elaborate.
3. Mention common methods of event budgeting.
4. Mention the customer of Corporate Event.
5. Analyze the relationship between event concept and theme.
6. Discuss the importance of event sponsorship in the event industry.
7. Create a basic budget for a sample event with estimated revenue and expenditure categories.
8. How can an event manager use the 7Ps of marketing mix for promoting an event?
9. Identify and explain common methods of budgeting used in the event industry.
10. State the differences between Hosted Event Budget and Revenue Generating Events.

Group B

Descriptive Answer Questions: (Attempt any 6)

6 X 5=30

11. Analyze the relationship between event concept and theme. Can an event have a strong theme but a weak concept, or vice versa
12. The event industry plays a vital role in generating employment and promoting the economy. Analyze the contribution of the event industry to business growth and society
13. Examine the impact of social media on event coverage. How has the rise of social media platforms changed the landscape of event marketing and public relations?
14. *Modern event design is more about storytelling and less about structure.” Critically evaluate this statement*
15. Provide examples of how different types of events can be designed to create unique experiences for attendees.

16. Discuss the importance of event sponsorship in the event industry. How can event managers attract and retain sponsors?
17. Event experiences are designed to create emotional connections with participants. Critically analyze how sensory elements can be used to create memorable event experiences.

Group C

Analytical Answer Question (Attempt Any 3):

3X10=30

18. Many events fail not because of poor execution, but due to unclear objectives and weak concept design. Critically analyze this statement with examples of event failures caused by lack of clear vision.
19. According to Professor Philip Kotler- “Events are defined as occurrences designed to communicate particular messages to target Audience”. Please explain the statement with a real-life event
20. Appropriate event marketing planning involves various activities that makes an event successful. Explain the statement
21. Sponsorships are essential for many events, but the relationship must be mutually beneficial. Analyze the key factors that make sponsorship successful for both event organizers and sponsors

Group D

Comprehensive answer questions/Case analysis:

[4 x 5 = 20]

International Educational Conference

Due to global interest, a university is organizing an international hybrid educational conference (both physical and virtual). You are hired to manage the event.

Questions:

1. Explain how you would design the hybrid event experience for both physical and virtual participants.
2. How would you select a venue suitable for hybrid arrangements?
3. Discuss the use of digital platforms, influencers, and social media for promotion.
4. Identify financial risks and suggest ways to ensure accountability and transparency in the financial management of the event.

ALL THE BEST



United College
Kumaripati, Lalitpur
Mid-Term Exam - 2082

Bachelor of Business Management
Course Title: Commercial Banking Operation
Semester: VIIth
Date: 2082/03/13

Full Mark: 100
Pass mark: 50
Time: 3 hours

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

Group “A”

Brief Answer Questions:

[10 X 2 = 20]

Indicate whether the following statements are “True” or “False”. Support your answer with reasons.

1. Write the meaning of Financial System.
2. State the meaning of bank & financial institutions.
3. List out any four types of bank deposits.
4. Outline any four major risk faced by commercial banks.
5. Banking business faces more regulation than other business. Why?
6. Write the meaning of risk in banking business?
7. Define bank credit with example.
8. Define credit monitoring.
9. Over liquidity is not risk to a bank but under liquidity is serious risk. Is it true?
10. List of any five commercial banks in Nepal.

Group “B”

Short Answer Questions (Attempt any SIX questions)

[6 X 5 = 30]

11. Why banks are necessary? Describe its origin.
12. State the difference between banking business and other business.
13. Who is the regulatory authority of commercial banks of Nepal? Write its Functions.
14. What is operational risk in banking business? How it can be mitigated?
15. Explain the procedure of account opening.
16. Explain the process of credit appraisal.
17. Describe the difference between Collateral and Security.

Group “C”

Long Answer Questions (Attempt any THREE questions)

[3 X 10 = 30]

18. Explain the historical development of commercial banks in Nepal.
19. Commercial bank seems safe side in the context of risk? Do you agree? If not, what are the risks that every bank should face?
20. Today's banks are relying on electronic means for distributing various services. Discuss the different types of risks associated with e-banking service.
21. Define the term "Know Your Customer". Why it is made compulsory to the banks of Nepal to maintain KYC?

Group “D”

Comprehensive Questions/Case Analysis/Situation Analysis Question

[1 X 20 = 20]

22. ABC Bank Ltd. is a commercial bank and it serves the customers all over the Nepal. This bank provides various types of loan to its customers. Its loan include industrial loans to cottage industries, farming, housing and other consumer loans. Bank provides its various services from its branch office. Bank also collecting the deposit and selling loan products through employees by providing incentive to each employee. Bank provides the incentives to the employees on the basis of the deposit amount collection and loan product selling. Bank provides all types of loan. Major part of the total loan is the long term loans. Bank provides the loan on the basis of various of collateral including term loans, bridge gap financing, home loan, mortgage loan, hire purchase loan, loan against shares, loan against gold & silver etc.

Loans are classified as performing and non-performing loan according to Nepal Rastra Bank (NRB). Loans are provided on the basis of credit policy guidelines (CPG) of the banks which is based on the rules and regulations of the NRB. The bank followed the credit policy guidelines of NRB as well as bank, but some loans are not paid in time and overdue by one year.

- a. What are the contents in the credit policy guidelines?
- b. What do you mean by performing loan and non-performing loan? How loans are classified?
- c. What do you mean by marking of banking products? What are the reasons for marketing of such products?
- d. What are the procedures of collecting overdue loans?

ALL THE BEST



United College
Kumaripati, Lalitpur
Mid-Term Exam - 2082

Bachelor of Business Management
Course Title: E Commerce
Semester: VIIth
Date: 2082/03/0

Full Mark: 100
Pass mark: 50
Time: 3 hours

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

Group A

Brief Answer Questions:

10 X 2 = 20

1. What is E-commerce, and how does it differ from traditional commerce?
2. Name and briefly describe two unique features of E-commerce.
3. What are the main types of E-commerce business models?
4. Explain the B2C (Business-to-Consumer) E-commerce model.
5. How does B2B (Business-to-Business) E-commerce differ from B2C?
6. Describe one way in which E-commerce has changed traditional business strategies.
7. What are the key components of E-commerce infrastructure?
8. Mention two important features of the Internet that support E-commerce.
9. Name two common mobile platforms used for E-commerce applications in Nepal.
10. Mention any five Nepal based e-commerce platforms.

Group B

Short Answer Questions:

6 X 5=30

11. Identify and explain two common security threats faced by E-commerce platforms.
12. List and briefly explain two technological solutions to E-commerce security threats.
13. What are some key management policies necessary for ensuring E-commerce security?
14. Outline the main features of online payment systems used in E-commerce.
15. Discuss the impact of mobile apps on E-commerce growth.
16. Explain how the Web facilitates E-commerce activities.

Group C

Long Answer Questions:

17. Discuss the different E-commerce business models and their advantages and disadvantages.
18. Explain how E-commerce has transformed business strategies, structures, and processes with relevant examples.
19. Analyze the role of internet infrastructure and mobile platforms in supporting E-commerce growth.

Group D

Comprehensive questions/Case analysis/Situation analysis question:

[4 x 5 = 20]

XYZ Online Retailers, a rapidly growing e-commerce company, faced increasing security threats as their customer base expanded globally. They encountered frequent cyberattacks, including phishing scams, data breaches, and payment frauds, compromising sensitive customer information and eroding trust. Recognizing the importance of a secure environment, XYZ implemented advanced security measures such as SSL encryption, multi-factor authentication, and real-time transaction monitoring. They also established comprehensive management policies aligned with international laws like GDPR and PCI DSS standards to ensure compliance and data protection. Additionally, XYZ adopted secure electronic payment systems, including digital wallets and tokenization, to safeguard financial transactions. The company trained staff on security best practices and developed clear business procedures for handling security incidents. These steps helped mitigate threats, protect customer data, and enhance their reputation. However, the evolving nature of e-commerce threats requires continuous updates to security protocols and policies. XYZ's proactive approach demonstrates the importance of integrating technology solutions, management policies, and legal compliance to create a resilient e-commerce security environment.

Questions:

- 20.1 What are common security threats faced by e-commerce businesses like XYZ Online Retailers?
- 20.2 How do management policies and public laws contribute to securing e-commerce payment systems?
- 20.3 Describe some technological solutions used to protect e-commerce transactions.
- 20.4 Why is continuous monitoring and updating important in maintaining e-commerce security?

ALL THE BEST



United College
Kumaripati, Lalitpur
Mid-Term Exam - 2082

Bachelor of Business Management
Course Title: Business Ethics & Corporate Governance
Semester: VIIth
Date: 2082/03/08

Full Mark: 100
Pass mark: 50
Time: 3 hours

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

Group A

Brief Answer Questions:

10 X 2 = 20

1. Define business ethics.
2. What do you understand by corporate governance?
3. State two principles of ethical behavior in business.
4. Mention any two responsibilities of a corporate board.
5. What is a conflict of interest?
6. Give two examples of unethical business practices.
7. What is whistle-blowing?
8. State two benefits of good corporate governance.
9. What is insider trading?
10. Differentiate between ethics and law in business.

Group B

Descriptive Answer Questions:

6 X 5=30

11. Explain the relationship between business ethics and corporate governance. How do they complement each other in a corporate setting?
12. Identify and discuss any two common ethical issues faced by businesses today. How can companies address these issues effectively?
13. Explain the framework of ethical decision making.
14. Compare the shareholder theory and stakeholder theory of corporate governance. Highlight key differences with examples.
15. Explain the foundation values for identifying ethical issues.
16. Explain the agency theory in corporate governance. What ethical challenges do it present, and how can they be mitigated?

Group C

Analytical Answer Questions:

3X10=30

17. Explain ethical decision-making model to improve ethical decisions
18. Explain Indian model & Japanese mode of corporate governance.
19. Explain the myths of business ethics.

Group D

Comprehensive Answer Questions:

4 X 5=20

Read the following cases carefully and answer the questions that follow:

NovaTech Industries, a publicly listed IT and electronics company based in India, quickly rose to prominence in the early 2010s with its innovative consumer electronics and aggressive market strategies. The charismatic CEO, Mr. Rajesh Mehra, was hailed as a visionary, and the company's stock price soared. Investors, both domestic and international, saw NovaTech as a model of success in the tech industry.

However, behind the scenes, several warning signs were being ignored:

The Board of Directors was composed mainly of close associates of Mr. Mehra, with limited independence.

Financial disclosures were delayed or selectively shared.

The company lacked a functioning internal audit committee.

Stakeholder grievances, including those of small shareholders and suppliers, were routinely dismissed.

No formal code of ethics or whistleblower policy was in place.

The Crisis:

- In 2022, a whistleblower from the finance department leaked documents showing that the company had overstated its revenue for three consecutive years to boost its stock value. Investigations by SEBI and the Ministry of Corporate Affairs found:
- Fabricated financial reports.
- Insider trading by senior management.
- Suppression of audit reports highlighted inconsistencies.
- NovaTech's share price plummeted by 60% in a month. Investor confidence was shattered, and the company faced multiple lawsuits. The CEO resigned, and the stock was suspended from trading.

The Reforms:

- After regulatory intervention, the following corporate governance measures were introduced:
- A new independent board was appointed, including members with legal, financial, and corporate experience.
- A robust internal control system and ethics policy was implemented.
- The company launched a transparent whistleblower mechanism.
- Quarterly disclosures were made mandatory and verified by external auditors.
- Training programs on corporate ethics and governance were made compulsory for all managerial staff.
- Within two years, NovaTech slowly regained credibility and began to restore its financial health. While the journey was challenging, it became a notable example of how poor governance can ruin a company and how strong governance practices can help rebuild trust.

Comprehensive Questions / Case Analysis / Situation Analysis

- a. Identify and explain the key corporate governance failures in NovaTech Industries. How did the lack of governance contribute to the crisis?
- b. Discuss the role and importance of independent directors in corporate governance. How might a more independent board have altered NovaTech's trajectory?
- c. Evaluate the ethical consequences of not having a whistleblower policy and a code of ethics. How do such policies strengthen corporate integrity?
- d. Analyze the reforms introduced at NovaTech. In your opinion, which reform had the most impact in restoring stakeholder trust, and why?