

ASSIGNMENT 404: CURRENT TRENDS AND CASES IN FINANCE

Q1) Write a short answer:

- a) What is the difference between microfinance and microcredit? [2]
- b) What is an MFI? [2]
- c) What is the main aim of small finance bank? [2]
- d) What is the difference between small finance bank and Payment bank?[2]
- e) What is the SLR and CRR? [2]

Q2) Answer the following (any 2) :

- a) Describe the various functions of NABARD. [5]
- b) What are the most important characteristics of e-wallets? Explain Briefly. [5]
- c) What is difference between bank and small finance bank? [5]

Q3) How microfinance is helping poor households & small Business in India?

Elaborate with suitable example. [10]

Q4) How do 'Paytm Payments Bank Limited market money? Analyze it with

suitable Facts & Figures. [10]

Q5) A company is contemplating to raise additional Fund of Rs. 20,00,000 for setting up a project. The company expects EBIT of Rs. 8,00,000 from the project. **[10]**

Following alternating plants are available :

- i) To raise Rs. 20,00,000 by way of equity share of Rs.10 each.
- ii) To raise Rs. 10,00,000 by way of equity shares and Rs. 10,00,000 by way of debt @ 10%.
- iii) To raise Rs. 6,00,000 by way of equity and rest Rs. 14,00,000 by way of preference shares @ 14%.
- iv) To raise :
 - Rs. 6,00,000 by equity shares
 - Rs. 6,00,000 by debt @ 10%
 - Rs. 8,00,000 by 14% preference shares.

The company is in 60% Tax bracket which option is best?

