

FACULTY OF MANAGEMENT

MBA IInd Semester

October / November 2024

Subject: Financial Management

Paper-IV

Time: 3 Hours

Max. Marks: 70

Note: This paper will be evaluated for 100 marks for the candidate not having Internal Assignments.

PART-A

Note: Answer all the questions.

(5 × 2 = 10 Marks)

1. Write short answer type:

(a) Time value of money

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financial analysis to solve a problem Answer Provide a specific example where you applied financial analysis to address a challenge Describe the situation the analysis techniques used e g ratio analysis financial modelling and the outcome Highlight how your analysis led to a decision or improvement

5 What are some key financial ratios you would use to assess a company s performance Answer Key financial ratios include Liquidity Ratios Current Ratio Quick Ratio Profitability Ratios Gross Profit Margin Operating Profit Margin Net Profit Margin Return on Assets ROA Return on Equity ROE Solvency Ratios Debt to Equity Ratio Interest Coverage Ratio Efficiency Ratios Inventory Turnover Ratio Accounts Receivable Turnover Ratio Asset Turnover Ratio Valuation Ratios Price to Earnings P E Ratio Price to Book P B Ratio Dividend Yield

6 How do you assess the risk associated with an investment Answer Assess investment risk through various methods Quantitative Measures Analyse volatility standard deviation beta systematic risk relative to the market and value at risk VaR Qualitative Measures Evaluate factors such as industry risk company specific risks management quality and macroeconomic conditions Risk Assessment Models Use models like CAPM or the Sharpe Ratio to evaluate risk adjusted returns

7 What is the difference between equity financing and debt financing Answer Equity Financing Involves raising capital by selling shares of the company It does not require repayment but dilutes ownership and control Debt Financing Involves borrowing funds that must be repaid with interest It does not dilute ownership but increases financial obligations and interest expenses

8 Explain how you would create a financial model Answer To create a financial model Define Objectives Understand the purpose of the model e g valuation budgeting forecasting Gather Data Collect historical financial statements and relevant assumptions Build Structure Create a structured model with separate sections for inputs assumptions calculations revenue expenses and outputs financial statements metrics Perform Analysis Include scenarios and sensitivity analysis to test different assumptions Validate and Refine Check the model for accuracy consistency and reliability

9 What is your approach to financial risk management Answer Financial risk management involves Identification Recognize potential risks such as market credit operational and liquidity risks Assessment Evaluate the impact and likelihood of these risks Mitigation Implement strategies to manage or mitigate risks such as diversification hedging insurance and establishing risk limits Monitoring Continuously monitor and review risk exposure and adjust strategies as needed

10 How do you stay informed about financial markets and economic trends Answer Stay informed by Reading Financial News Follow reputable sources like Bloomberg The Wall Street Journal and Financial Times Analysing Reports Review quarterly and annual financial reports of companies as well as economic reports from institutions like the Federal Reserve Participating in Forums Join professional networks attend webinars and participate in finance related discussions Continued Education Engage in courses certifications and seminars to stay updated on industry trends and best practices

11 Describe a recent financial trend and its impact on the market Answer Choose a recent trend such as the rise of ESG Environmental Social and Governance investing or interest rate changes Explain how this trend has affected markets investor behaviour and corporate strategies Provide evidence or data to

support your analysis 12 How would you handle a financial discrepancy in a report Answer To handle a financial discrepancy Identify the Issue Review and pinpoint the discrepancy in financial data or reports Investigate Analyse the cause whether it s due to data entry errors calculation mistakes or misinterpretation Correct the Error Make necessary corrections and update the report Implement Controls Establish procedures to prevent future discrepancies such as improved checks and balances or additional review processes These questions are designed to gauge your financial acumen analytical skills and ability to apply financial principles in practical scenarios Preparing thoughtful and structured answers will demonstrate your expertise and problem solving capabilities in finance **Financial Management** Institut Bank-Bank Malaysia,1989 **100**

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