

Report of the E-Learning Activities through Zoom App

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Date: 23-04-2020

During the online e-learning session following queries raised by the students and the answers provided by me are mentioned:

1.) What is Underwriting?

Answer: Underwriting is the process through which an individual or institution takes on financial risk in return of fees. In other words an underwriter is a person or an institution which undertakes the risk associated with a venture or an investment. In securities market underwriting involves determining the risk and price of a particular security. In an IPO the underwriter first buys or underwrites the securities of the issuing entity and then sell them in the market.

2.) What are the different types of Underwriting?

Answer: In popular culture there are four types of Underwriting:

- (a) Complete Underwriting
- (b) Partial Underwriting
- (c) Syndicate Underwriting
- (d) Firm Underwriting

3.) What is the role of Underwriter in business?

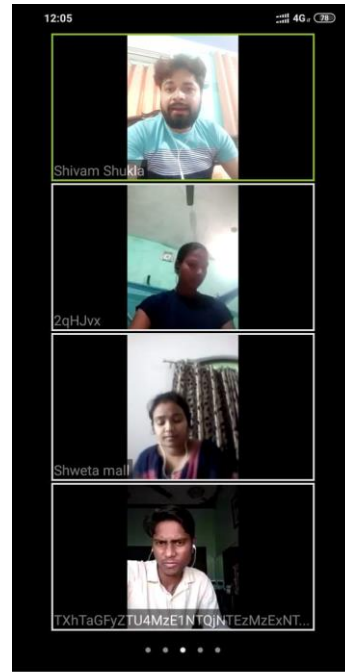
Answer: In today's world following are the prominent role of Underwriter in business:

- (a) Risk Selection
- (b) Product Knowledge
- (c) Producer Support
- (d) Consumer Advocacy
- (e) Support of Organizational Goals
- (f) Studying various insurance proposals
- (g) Gathering and Assessing background information
- (h) Calculation of possible risk

4.) Name some renowned underwriters in India?

Answer: In India Brokers, Private Insurance and Investment Companies, Commercial Banks, Development Banks and Consortium of Financial Institutions are permitted to act as underwriters by SEBI.

Examples: Barclays Capital, Citi Bank, Deutsche Bank, Morgan Stanley, Credit Suisse, HSBC, BNP Paribas, JP Morgan etc.



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