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NOIDA INSTITUTE OF ENGINEERING AND TECHNOLOGY, GREATER NOIDA

(An Autonomous Institute Affiliated to AKTU, Lucknow)

MBA

SEM: III - THEORY EXAMINATION (2024 - 2025)

Subject: Indian Financial Market and Institutions

Time: 3 Hours

Max. Marks: 100

General Instructions:

IMP: Verify that you have received the question paper with the correct course, code, branch etc.

1. This Question paper comprises of three Sections -A, B, & C. It consists of Multiple Choice Questions (MCQ's) & Subjective type questions.

2. Maximum marks for each question are indicated on right -hand side of each question.

3. Illustrate your answers with neat sketches wherever necessary.

4. Assume suitable data if necessary.

5. Preferably, write the answers in sequential order.

6. No sheet should be left blank. Any written material after a blank sheet will not be evaluated/checked.

SECTION-A

20

1. Attempt all parts:-

- 1-a. Bonds that are sold in a foreign country and are denominated in that country's currency are known as _____.(CO1,K2) 1
- (a) Foreign bonds
- (b) Eurobonds
- (c) Eurocurrencies
- (d) Eurodollars.
- 1-b. Large industrial corporations are involved in the money market by _____.(CO1,K2) 1
- (a) Investing excess cash balances
- (b) Buying and selling goods on credit in international trade
- (c) Issuing commercial papers
- (d) All of the above
- 1-c. A Non-Banking Financial Company (NBFC) is a company registered under the _____.(CO2,K1) 1
- (a) Banking Act ,1949
- (b) Companies Act, 1956
- (c) NBFC Act 1956
- (d) Government Securities Regulations, 1913
- 1-d. _____ is not a function of a Bank.(CO2,K2) 1

- (a) To accept deposits
(b) To waive loans
(c) To grant advances
(d) To supply input to farmers
- 1-e. The markets in which new securities are issued by corporations to raise funds are called : (CO3,K1) 1
- (a) primary markets
(b) secondary markets
(c) Gross markets
(d) proceeds markets
- 1-f. A Treasury bill is an instrument of _____. (CO3,K1) 1
- (a) Interest
(b) Dividend
(c) Short term debt
(d) Long term deb
- 1-g. Under Pradhan Mantri Fasal Bima Yojana,% premium for Kharif crop is _____. (CO4,K1) 1
- (a) 0.02
(b) 0.015
(c) 0.03
(d) 0.04
- 1-h. All the scheduled banks are to extend.....% of the total credit to the priority sector. (CO4,K2) 1
- (a) 0.6
(b) 0.4
(c) 0.5
(d) 0.1
- 1-i. TAC stands for: (CO5,K1) 1
- (a) Trade Advisory Corporation
(b) Trade Advisory Committee
(c) Tariff Advisory Corporation
(d) Tariff Advisory Committee
- 1-j.are those where a part of the premium is charged for the risk cover and the rest is invested in selected mutual funds as per the choice of the investor. (CO5,K2) 1
- (a) Mutual Fund Insurance
(b) Unit-linked insurance
(c) Double insurance
(d) Partial insurance

2. Attempt all parts:-

- | | | |
|------|---|---|
| 2.a. | Define fund-based and fee-based Services.(CO1,K1) | 2 |
| 2.b. | Discuss two supervisory functions of the Reserve Bank of India.(CO2,K2) | 2 |
| 2.c. | Explain the Repurchase Agreement.(CO3,K3) | 2 |
| 2.d. | Explain how Micro finance is helpful in women employment. (CO4,K4) | 2 |
| 2.e. | Discuss the term “Universal Life Insurance”. (CO5,K2) | 2 |

SECTION-B

30

3. Answer any five of the following:-

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|------|---|---|
| 3-a. | Differentiate between financial liberalization theory and forced saving theory.(CO1,K4) | 6 |
| 3-b. | Give the classification of financial market. Also explain about various submarkets of money market (CO1,K3) | 6 |
| 3-c. | Write a note on the regulation and functioning of NBFCs .(CO2,K2) | 6 |
| 3-d. | “Reserve Bank of India acts as a promoter of the financial system”. Justify.(CO2,K3) | 6 |
| 3.f. | Elucidate the legal framework of microfinance companies.(CO4,K3) | 6 |
| 3.e. | Distinguish between Private Placement and Preferential issue.(CO3,K2) | 6 |
| 3.g. | Summarise the significant role of the government in regulating insurance in India.(CO5,K2) | 6 |

SECTION-C

50

4. Answer any one of the following:-

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|------|--|----|
| 4-a. | All well-development financial system is the basis for the development of the economy of a country.” – Critically examine the statement.(CO1,K4) | 10 |
| 4-b. | Explain various segments of Indian financial system (CO1,K3) | 10 |

5. Answer any one of the following:-

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|------|--|----|
| 5-a. | Explain the operating procedure of liquidity management in India. (CO2,K3) | 10 |
| 5-b. | Elucidate some of the financial schemes launched by the Government of India.(CO2,K2) | 10 |

6. Answer any one of the following:-

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|------|---|----|
| 6-a. | Describe the important policies performed by an efficient financial system in an economy. Does it help in the economic development of a country. (CO3,K4) | 10 |
| 6-b. | Financial market plays an important role in the allocation of scarce resources in an economy by performing various functions. Explain. (CO3,K3) | 10 |

7. Answer any one of the following:-

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|------|--|----|
| 7-a. | Discuss the various financial models of micro-credit institutions.(CO4,K4) | 10 |
| 7-b. | Describe the significant accomplishments of RRBs in rural development.(CO4,K3) | 10 |

8. Answer any one of the following:-

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|------|---|----|
| 8-a. | Describe various forms of intermediaries involved in insurance.(CO5,K3) | 10 |
| 8-b. | Differentiate health insurance and life insurance and benefits to the purchasers.(CO5,K4) | 10 |

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