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**NOIDA INSTITUTE OF ENGINEERING AND TECHNOLOGY, GREATER NOIDA**  
(An Autonomous Institute Affiliated to AKTU, Lucknow)

**MBA MF**

**SEM: III - THEORY EXAMINATION (2025 - 2026)**

**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**

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1. Attempt all parts:-

- 1-a. Meaning of financial system stated as structure facilitating savings and investments. (CO1,K1) 1
- (a) Financial arrangement network
  - (b) Monetary execution body
  - (c) Capital destruction mechanism
  - (d) Market suppression tool
- 1-b. Financial markets described as platforms enabling exchange of financial instruments..... (CO1,K1) 1
- (a) Commodities only
  - (b) Tangible goods
  - (c) Financial instruments
  - (d) Physical assets
- 1-c. Role of RBI in regulating currency supply. (CO2, K1) 1
- (a) Controls exports
  - (b) Ensures price stability
  - (c) Manages state taxes
  - (d) Regulates insurance
- 1-d. Purpose of RBI organizational structure (CO2, K1) 1
- (a) Increases tax revenue
  - (b) Enhances systematic policy execution
  - (c) Manages judicial activities
  - (d) Controls political appointments

- 1-e. The following statements about the Securities and Exchange Board of India are correct. (CO3, K1) 1
- (a) One of the objectives of setting up SEBI was to protect the interests of investors.
  - (b) SEBI was established under the Securities (Contract and Regulation) Act, 1956.
  - (c) SEBI was formed from among the Directors of stock exchanges in India.
  - (d) SEBI issued various rules and regulations to help bring monetary gains for investors.
- 1-f. The number of regional offices of the Securities and Exchange Board of India is \_\_\_\_\_.(CO3, K1) 1
- (a) 4
  - (b) 1
  - (c) 2
  - (d) 3
- 1-g. Under Pradhan Mantri Fasal Bima Yojana,% premium for Kharif crop is\_\_\_\_.(CO4, K1) 1
- (a) 0.02
  - (b) 1.49
  - (c) 0.03
  - (d) 0.04
- 1-h. Under KCC, the amount given for the death of a farmer is\_\_\_\_.(CO4, K1) 1
- (a) 25000
  - (b) 50000
  - (c) 60000
  - (d) 100000
- 1-i. From the following which is a character of Life Insurance Services: (CO5, K1) 1
- (a) Intangibility
  - (b) Heterogeneity
  - (c) Inseparability
  - (d) All of these
- 1-j. The current ratio measures the \_\_\_\_\_ position of an insurance policy. (CO5, K1) 1
- (a) Solvency y
  - (b) Liquidity
  - (c) Profitability
  - (d) Activity

2. Attempt all parts:-

- 2.a. Mention two key components of a Financial System. (CO1,K1) 2
- 2.b. Define commercial banks and their basic role in the financial system. (CO2, K1) 2
- 2.c. Define Primary Market with some examples. (CO3, K2) 2
- 2.d. Explain how micro finance is helpful in women employment .(CO4, K2) 2
- 2.e. Explain General insurance with an example. (CO5, K2) 2

**SECTION-B**

30

3. Attempt all parts:-	
3.a. Answer any <u>one</u> of the following:-	
3.a.(i) Explain the meaning of a financial system and mention its main components. (CO1,K2)	6
3.a.(ii) Discuss the role of financial markets in an economy. (CO1,K2)	6
3.b. Answer any one of the following:-	
3.b.(i) Detailed explanation on the organizational framework of the Reserve Bank of India and its administrative structure. (CO2,K2)	6
3.b.(ii) Elaborate the major functions of the Reserve Bank of India, covering supervisory, regulatory, and developmental roles. (CO2,K2)	6
3.c. Answer any one of the following:-	
3.c.(i) Differentiate between functions of Merchant banker and Bankers bank. (CO3, K4)	6
3.c.(ii) Write a note on the depositories of Indian Financial Market. (CO3, K2)	6
3.d. Answer any one of the following:-	
3.d.(i) Elucidate the legal framework of microfinance companies. (CO4, K2)	6
3.d.(ii) Explain the major achievements of microfinance companies in the rural development of India. (CO4, K2)	6
3.e. Answer any one of the following:-	
3.e.(i) Explain the premium and sum assured in life insurance with an imaginary example. (CO5, K2)	6
3.e.(ii) Summarise the general insurance and its benefits. (CO5, K2)	6
<b><u>SECTION-C</u></b>	<b>50</b>
4. Answer any <u>one</u> of the following:-	
4-a. Explain the Prior Saving Theory in detail and discuss its relevance in modern economic development. (CO1,K2)	10
4-b. Discuss the Credit Creation Theory and analyze its role in expanding investment and economic growth. (CO1,K2)	10
5. Answer any <u>one</u> of the following:-	
5-a. Critical evaluation of the functions of the Reserve Bank of India in regulating currency, credit, and financial stability in India. (CO2, K4)	10
5-b. Detailed examination of the role and structure of commercial banks in India, highlighting public, private, and foreign banks. (CO2, K3)	10
6. Answer any <u>one</u> of the following:-	
6-a. "The capital markets run for a long period." Justify. (CO3, K5)	10
6-b. "Instruments traded for short-term periods are known as the money market." Justify. (CO3, K5)	10
7. Answer any <u>one</u> of the following:-	
7-a. Explain the role of SHGs in financial inclusion and social inclusion. (CO4, K2)	10
7-b. Write a note on the progress of microfinance companies in providing rural credit. (CO4, K2)	10
8. Answer any <u>one</u> of the following:-	

- 8-a. Explain in detail the computation & factors of premiums for various insurance products with suitable examples. (CO5, K2) 10
- 8-b. Explain the concept of liability insurance and describe the many types of liability insurance. (CO5, K2) 10

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