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NOIDA INSTITUTE OF ENGINEERING AND TECHNOLOGY, GREATER NOIDA

(An Autonomous Institute Affiliated to AKTU, Lucknow)

MBA

SEM: III - THEORY EXAMINATION (2022 - 2023)

Subject: Indian Financial Market and Services

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. Treasury bills are an important instrument of short-term borrowing issued by the _____. 1
(CO1)
- (a) Stock Market
- (b) Government
- (c) Corporates
- (d) Financial Institutions
- 1-b. It is a market for short-term funds that deal in monetary assets whose period of maturity is 1
up to one year. (CO1)
- (a) Primary Market
- (b) Secondary Market
- (c) Capital Market
- (d) Money Market
- 1-c. NBFC stands for _____. (CO2) 1
- (a) New banking finance company

- (b) New business finance and credit
- (c) National banking and Finance Corporation
- (d) Non banking financial company

- 1-d. Repo Rate is _____. (CO2) 1
- (a) Rate at which RBI allows temporary loan facilities to commercial banks against government securities only on the condition that the bank will repurchase the securities within a short period.
 - (b) Rate offered by banks to their prime customers.
 - (c) When any bank has excess cash, securities are bought from RBI against cash with the condition that they will resell the securities to RBI on a pre fixed day and price.
 - (d) When a bank is in need of cash it can discount bills of exchange and avail loan facilities from Reserve Bank of India.
- 1-e. Sensex was established in _____. (CO3) 1
- (a) 1990
 - (b) 1986
 - (c) 1987
 - (d) 1991
- 1-f. _____ companies are included in Nifty. (CO3) 1
- (a) 50
 - (b) 30
 - (c) 20
 - (d) 10
- 1-g. In India, the following organization take care of the agriculture and rural development credit needs: (CO4) 1
- (a) IDBI
 - (b) NABARD
 - (c) ICAR
 - (d) FCI
- 1-h. The microfinance institution is known as the Universal Bank. (CO4) 1
- (a) Bandhan Financial Services Private Ltd.
 - (b) Arohan Financial Services Private Ltd.
 - (c) Disha Microfinance Private Ltd.

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|------|-----------------------------------------------------------------------------------------------------------|----|
| | (d) SKS Microfinance Private Ltd. | |
| 1-i. |zonal offices are functioning under LIC. (CO5) | 1 |
| | (a) 5 | |
| | (b) 8 | |
| | (c) 10 | |
| | (d) 7 | |
| 1-j. | The _____ has the right to receive the amount assured in the event of the death of the insured. (CO5) | 1 |
| | (a) Employer | |
| | (b) Nominee | |
| | (c) Friend | |
| | (d) Third party | |
| 2. | Attempt all parts:- | |
| 2.a. | Define the term "Income of Household". (CO1) | 2 |
| 2.b. | Discuss monetary and fiscal policy. (CO2) | 2 |
| 2.c. | Define Capital Market. (CO3) | 2 |
| 2.d. | Discuss the two features of microfinance companies. (CO4) | 2 |
| 2.e. | Discuss the types of insurance. (CO5) | 2 |
| | SECTION B | 30 |
| 3. | Answer any <u>five</u> of the following:- | |
| 3-a. | Explain the advantages of financial liberalization theory. (CO1) | 6 |
| 3-b. | "The financial development of any economy depends upon its savings and investment habits". Comment. (CO1) | 6 |
| 3-c. | Explain some benefits of E-Banking. (CO2) | 6 |
| 3-d. | Describe any five functions of NBFCs. (CO2) | 6 |
| 3.e. | Describe the NIFTY and Sensex in detail. (CO3) | 6 |
| 3.f. | State the significant role of NABARD in dispensing rural credit. (CO4) | 6 |
| 3.g. | Differentiate between ULIP and Mutual Funds. (CO5) | 6 |
| | SECTION C | 50 |
| 4. | Answer any <u>one</u> of the following:- | |
| 4-a. | Discuss "Credit Creation". Explain its limitations. (CO1) | 10 |

- 4-b. State your views on financial regulation theory. (CO1) 10
5. Answer any one of the following:-
- 5-a. Explain the various facilities provided by the merchant banks. (CO2) 10
- 5-b. Explain the developmental and supervisory functions of NABARD. (CO2) 10
6. Answer any one of the following:-
- 6-a. State any three protective functions of the Securities and Exchange Board of India. (CO3) 10
- 6-b. Explain market intermediaries of the Indian Capital Market. (CO3) 10
7. Answer any one of the following:-
- 7-a. Describe the credit monitoring system of microfinance companies in India. (CO4) 10
- 7-b. Write a note on housing financial institutions in India. (CO4) 10
8. Answer any one of the following:-
- 8-a. "Insurance may be a platform for savings and investment". Justify. (CO5) 10
- 8-b. Broadly classify various kinds of risks along with suitable examples. (CO5) 10