

Roll No.

FM–2109

Management of Financial Institutions

(वित्तीय संस्थाओं का प्रबन्ध)

Master of Business Administration

(MBA-10/12/13)

Fourth Semester, Examination, 2018

Time : 3 Hours

Max. Marks : 80

Note : This paper is of **eighty (80)** marks containing **three (03)** Sections A, B and C. Attempt the questions contained in these Sections according to the detailed instructions given therein.

Section–A

(Long Answer Type Questions)

Note : Section ‘A’ contains four (04) long answer type questions of nineteen (19) marks each. Learners are required to answer *two* (02) questions only.

1. “A strong financial system is a key component of economic development.” In the light of this statement, discuss the role of various components of Indian Financial system.
2. What do you mean by Liquidity Management and Capital Adequacy in banks ? Discuss in brief norms related to capital adequacy with reference to Indian commercial banks.

(B-40) P. T. O.

3. “Non-Performing Assets reflect the efficiency of a bank.” In the light of this statement explain the various techniques used by commercial banks for management of NPA.
4. Discuss the major Insurance sector reforms in India and its contribution for Indian financial system.

Section–B

(Short Answer Type Questions)

Note : Section ‘B’ contains eight (08) short answer type questions of eight (8) marks each. Learners are required to answer *four* (04) questions only.

1. Explain the concept of plastic money.
2. Discuss the role of NABARD in Rural Development.
3. Differentiate between Operating and Financial Lease.
4. How can NBFLs be made more viable in India ?
5. What are the various roles played by RBI in Indian banking system ?
6. Explain the mechanism of ALM for various types of risk associated in banks ?
7. What is Capital Adequacy Ratio (CAR) ? Note down the norms related to CAR in India.
8. Discuss various tools of monetary policy.

Section–C

(Objective Type Questions)

Note : Section ‘C’ contains ten (10) objective type questions of one (01) mark each. All the questions of this Section are compulsory.

1. In order to get a policy it is very important for the insured to have

- (a) Valid address proof
 - (b) Risky business
 - (c) Insurable interest
 - (d) None of the above
2. NBFC stands for :
- (a) Non-Banking Fiscal Company
 - (b) Non-Banking Financial Corporation
 - (c) Non-Banking Financial Company
 - (d) Non-Banking Factoring Company
3. Endowment and Whole Life are :
- (a) Insurance
 - (b) Mutual Funds
 - (c) Shares
 - (d) Bonds
4. Which of the following statements is not true ?
- (a) RBI is lender of last resort
 - (b) TRAI regulates stock exchanges
 - (c) GIC includes four operating companies
 - (d) UTI introduced mutual funds in India in 1954
5. All the banking companies are governed by Banking Regulation Act
6. Insurance companies are regulated by :
- (a) SEBI
 - (b) IRDA
 - (c) ICRA
 - (d) IFCI

7. General Insurance includes :
- (a) Fire Insurance
 - (b) Crop Insurance
 - (c) Marine Insurance
 - (d) All of the above
8. “Yogakshema” is a word used in the advertisement of which company ?
- (a) ICICI
 - (b) LIC
 - (c) GIC
 - (d) New India Assurance
9. is the risk of loss due to a debtor's non-payment of loan.
- (a) Market Risk
 - (b) Commodity Risk
 - (c) Interest Rate Risk
 - (d) Credit Risk
10. The Head Office of New India Assurance is at :
- (a) Delhi
 - (b) Chennai
 - (c) Mumbai
 - (d) Kolkata