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(Following Paper ID and Roll No. to be filled in your Answer Book)

PAPER ID : 7154

Roll No.

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MBA

(SEM IV) EVEN SEMESTER THEORY EXAMINATION,
2009-2010

**MANAGEMENT OF FINANCIAL
INSTITUTIONS AND SERVICES***Time : 3 Hours**Total Marks : 100***Note :** (i) *Attempt all questions.*(ii) *All questions carry equal marks.***1. Write short notes on any four of the following : 20**

- (a) Fiscal Policy in India
- (b) Banking Sector Reforms
- (c) Types of consumer credit
- (d) Forms of plastic money
- (e) Role of DFIs in economic development
- (f) Difference between insurance and investment.

2. Attempt any two parts of the following : 20
- (a) "A strong financial system is a key component of economic development." In the light of this statement, discuss the role of various components of the Indian Financial System.
 - (b) "The Central Bank plays a pivotal role in the smooth functioning of the banking system of a country." Discuss, with special reference to the role and functions of the Reserve Bank of India.
 - (c) "The objective of monetary policy is to achieve growth with stability and social justice." Elucidate while bringing out the major tools of the monetary policy.
3. Attempt any two parts of the following : 20
- (a) Write a detailed note on the functions of Commercial Banks.
 - (b) What is Capital Adequacy ? Discuss in detail the norms related to Capital Adequacy with reference to banks in India.
 - (c) Why is Liquidity Management a vital ingredient of bank management ? Discuss the theories of Liquidity Management.
4. Attempt any two parts of the following : 20
- (a) Discuss in detail, the concept, mechanism and benefits of Securitization.

- (b) "Insurance is a method to reduce or eliminate risk of loss to life and property." Comment on this statement and elaborate on the various types of insurance policies.
- (c) "Mutual Funds are a vehicle of collective investment." With reference to this statement, discuss the concept, advantages and types of mutual funds.

5. Attempt any two parts of the following : 20
- (a) Discuss in detail the concept, mechanism and types of factoring.
 - (b) "Leasing facilitates usage without ownership". In the light of this statement discuss the meaning, mechanism and benefits of leasing.
 - (c) Write a detailed note of the Financial services sector of the Indian economy.

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