

MBA 3rd Semester Examination, 2019

MBA

(Banking and Financial Institutions)

PAPER —MBA-302(for Minor)/
306(for Major)

Full Marks : 100

Time : 3 hours

The figures in the right-hand margin indicate marks

*Candidates are required to give their answers in their
own words as far as practicable*

Illustrate the answers wherever necessary

GROUP — A

Answer any **eight** questions from the following : 2 × 8

1. Mention two important functions of formal financial system. 2
2. State the objectives of development financial institutions in India. 2

(Turn Over)

3. What do you mean by 'Priority sector lending' ? 2
4. Write a short note on Leveraged Mutual Fund. 2
5. Explain the concept of Credit Card and Debit Card. 1 + 1
6. Write down the full forms of 1 + 1
 - (a) EMI
 - (b) CRR.
7. What is AMB and how it is calculated ? 1 + 1
8. Explain Real Time Gross Settlement (RTGS). 2
9. Two securities having similar rating are not identical they only in similar risk class. Illustrate the statement. 2
10. Discuss the two important objectives of investment nurturing. 2
11. Distinguish between open-ended and close-ended mutual fund scheme. 2

12. What do you mean by non performing assets of a bank? 2

GROUP – B

Answer any **eight** questions from the following : 4 × 8

13. What is reinsurance ? State the different types of reinsurance. 4
14. Discuss the different recommendations of Narasimhan Committee (1998) on banking sector reforms. 4
15. Write a short note on NAV. 4
16. Explain the concept of Tier 1 and Tier 2 capital in calculating Bank's Capital Adequacy Ratio. 2 + 2
17. Briefly discuss the different problems faced by microfinance institutions in India. 4
18. Briefly discuss the role of credit rating in the industrial development of a country. 4

19. Differentiate between "Commercial Bank" and "Merchant Bank". 4
20. State the difference between primary key and secondary key in digital signature. 4
21. Discuss the different techniques of investment nurturing. 4
22. What do you mean by Recourse Factoring ? How does it differ from the Non-Recourse Factoring ? 4
23. Briefly discuss about the Credit Risk and Market Risk of bank. 4
24. Briefly discuss about the benefits of mutual fund from the view point of investor. 4

GROUP – C

Answer any **four** questions from the following :

25. State the objectives of Co-operative banks in India. Briefly discuss the challenges faced by the Co-operative banks. 8×4
3 + 5

26. Briefly discuss the important roles played by IRDA for economic development of the country. 8
27. State the asset classification as per NPA norms and the provisioning norms on the various assets. 4 + 4
28. Write short notes on the following : 4 + 4
- (i) Exchange Traded Fund
 - (ii) Monetary Policy Committee(MPC).
29. What are the essential areas to be covered by a VCU to write a business plan for Venture Capital ? 8
30. Discuss the role of the RBI as a regulator and Supervisor of financial system. 8

[*Internal Assessment* : 20 Marks]
