

MBA 3rd Semester Examination, 2024

MBA

(Banking and Financial Institutions)

PAPER – MBA-306A

Full Marks : 100

Time : 3 hours

Answer all questions

The figures in the right hand margin indicate marks

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

GROUP—A

Answer any eight questions from the following :

5 × 8

- 1. Discuss the structure and functions of the Indian banking system.**

(Turn Over)

2. Explain the role of RBI as the banker to the government.
3. What were the major recommendations of the Verma Committee on banking sector reforms in India ?
4. Define NPAs and analyze the factors contributing to the rise in NPAs in Indian banks. 2 + 3
5. How do capital adequacy norms ensure financial stability and safeguard depositors' interests ?
6. What are the benefits and challenges associated with bank mergers in India ?
7. Explain the role of cooperative banks in providing credit and financial services to the rural sector.

8. Briefly discuss the major security threats associated with e-banking.
9. State the important role played by SIDBI for industrial development.
10. Discuss the significance of social insurance programs like the Employees' State Insurance Scheme (ESIS) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) in India.
11. Discuss the dual objectives of MFIs in providing financial services and promoting social development.
12. What is Net Asset Value (NAV) in a mutual fund and how is it calculated ? Explain its significance for investors. 1 + 2 + 2

GROUP – B

Answer any **four** questions from the following :
10 × 4

13. What are the key components of the Indian financial system and how do they interconnect to support economic growth ? 4 + 6
14. How do development financial institutions (DFIs) differ from commercial banks and what is their role in promoting long-term infrastructure and industrial development ? 5 + 5
15. How do Regional Rural Banks (RRBs) contribute to rural development and what are the key challenges they face ? 5 + 5
16. What are the main functions of National Bank for Agriculture and Rural Development (NABARD) in India's rural development and how does it differ from other financial institutions ? 6 + 4
17. (i) How does insurance contribute to the economic stability and growth of a nation ?

(5)

(ii) What is reinsurance and how does it help insurance companies to manage risks effectively? 5 + 2 + 3

18. (i) Discuss the key advantages of investing in mutual funds for individual investors, particularly in terms of diversification and professional management.

(ii) What is an Index Fund and how does it differ from actively managed mutual funds in terms of strategy and performance? 5 + 2 + 3

[Internal Assessment – 20 Marks]

