2025

MBA 3rd Semester Examination

MBA

Paper : 306A

[Banking and Financial Institutions]

Full Marks : 100 Time : Three Hours

The figures in the margin indicate full marks. Candidates are required to give their answers in their own words as far as practicable.

Group - A

Answer any *eight* questions : 5×8=40

1. Briefly discuss the components of Indian Financial System.

2. Explain the importance of financial institutions to business and economic development of a country.

3. Write a short note on 'Priority sector lending'.

4. Distinguish between open-ended and close-ended mutual fund scheme.

5. Explain the concept of Non-Performing Assets (NPAs) of bank.

6. Briefly discuss the contributions of Development Financial

P.T.O.

Institutions (DFIs) for industrial development of a country.

7. Explain the concept of Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) in mutual fund investing.

8. "Microfinance is not just credit; it is a tool for holistic development." — Discuss this statement in light of the services provided by MFIs.

9. Briefly discuss the difficulties for proper implementation of E-banking.

10. Briefly discuss the benefits of investing in mutual funds from the perspective of investors.

11. Discuss the role of IRDA in regulating and developing the insurance industry in India.

12. What do you understand by capital adequacy norms? Discuss their importance in ensuring the soundness and stability of banks. 2+3

Group - B

Answer any ***four*** questions : 10×4=40

13. Explain the Monetary Policy of the RBI. Discuss the tools and instruments used in controlling inflation and promoting economic growth. 3+7

14. Analyse the challenges faced by rural banks in India. Suggest policy measures to make rural banking more effective and sustainable. 6+4

15. Explain the concept of reinsurance, micro insurance, and

social insurance. How do these contribute to financial inclusion and social security? 6+4

16. (a) Discuss the importance of E-Banking from the viewpoint of customers and banks.

    (b) Discuss the different types of risks in E-Banking. 5+5

17. Critically evaluate the impact of over-indebtedness and unethical lending practices on the credibility and sustainability of MFIs in India.

18. (a) Evaluate the advantages and disadvantages of Exchange Traded Funds (ETFs) compared to traditional mutual fund schemes.

    (b) Examine the role of the Asset Management Company (AMC) in ensuring ethical fund management and compliance. 5+5

Internal Assessment : 20 marks