



# SOMAIYA

## VIDYAVIHAR UNIVERSITY

Somaia School of Humanities and Social Science

### QUESTION PAPERS

BRANCH: Master of Arts (Economics)	SEM: IV
	APR-2024

Sr. No.	Subject	Available
1.	Banking & Financial Institutions	
2.		
3.		
4.		
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9.		
10.		



LIBRARY



April 2024		
Examination: End Semester Examination (PG Programmes)		
Programme code: Programme: MA Economics	Class: SY	Semester: IV
Name of the Constituent College: S K Somaiya	Name of the Department: Economics	
Course Code:	Name of the Course: Banking and Financial Institutions	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3) Use of Calculator is allowed		

Question No.		Max. Marks	CO
Q1	Answer any one set of the following questions: (A or B)	15	
A.	What is the organizational structure of the Reserve Bank of India (RBI)? Explain its functions and responsibilities.	7	CO1
	Differentiate between scheduled banks and non-scheduled banks. Discuss the role of regional rural banks (RRBs) in the Indian banking system.	8	CO1
	OR		
B.	Provide an overview of banking consolidation in India, and discuss the benefits, challenges, and issues associated with banking consolidation.	7	CO2
	Define Non-Performing Assets (NPA) and categorise them based on their classification. Identify the reasons for the existence of NPAs and discuss the steps taken, including the concept of a Bad Bank, to address NPAs.	8	CO2
Q 2	Answer any one set of the following questions: (A or B)	15	
A.	Discuss the JAM Trinity and its significance in promoting financial inclusion. Identify the challenges, benefits, and measures needed to leverage the JAM Trinity effectively.	7	CO3
	Define financial inclusion and discuss various measures taken to promote it, including the Business Correspondent model, Kisan Credit Cards, White Label ATMs, Priority Sector Lending, Banking Ombudsman, Lead Bank Scheme, and BHIM UPI. Provide insights into the latest measures taken in this regard.	8	CO2
	OR		
B.	Discuss the recommendations and outcomes of the second Narsimhahan Committee on the Indian financial system.	7	CO2
	Explain the role and functions of development banks in India, focusing on institutions such as NABARD, Exim Bank, IFCI, SIDBI.	8	CO3
Q 3	Answer any one set of the following questions: (A or B)	15	
A.	Discuss the history, features, and significance of the National Stock Exchange (NSE) and the Bombay Stock Exchange (BSE) in the Indian	7	CO4



	capital market.  Define T+2, T+1, and T-day settlement cycles in the context of financial markets. Identify the institutions involved in clearing and settlement processes.	8	CO3
	OR		
B.	Using a case study, explain the concept of circuit breakers in financial markets. Discuss their purpose and effectiveness in preventing market crashes.	7	CO3
	Provide an overview of the derivatives market in India. Discuss the types of derivatives traded and their role in risk management.	8	CO3
Q 4	Answer any one set of the following questions: (A or B)	15	
A.	Describe the functions and regulatory powers of the Securities and Exchange Board of India (SEBI). Discuss its role in managing and regulating the securities market.	7	CO4
	Discuss the history, features, and role of the Unit Trust of India (UTI) as a mutual fund in India. Analyze its performance and significance in the Indian financial market.	8	CO4
	OR		
B.	Reflect on your learning journey in banking and finance identify key challenges you faced. Additionally highlight opportunities or concept that interest you the most.	7	CO4
	Write a short note on the Future and Options.	8	CO3