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ज्ञानादेव तु कैवल्यम्
Somaiya Vidyavihar

SOMAIYA
VIDYAVIHAR UNIVERSITY

Somaiya School of Humanities and Social Science

QUESTION PAPERS

BRANCH: Master of Arts – Economics	**SEM: IV**
ATKT	**JUN-2026**

Sr. No.	Subject	Available
1.	Banking & Financial Institutions	
2.	Macroeconomics	
3.	Banking & Financial Institutions	
4.		
5.		
6.		
7.		
8.		
9.		
10.		

LIBRARY

ATKT
MA Economics
Sem-IV

SOMAIYA VIDYAVIHAR UNIVERSITY

April 2026 Examination: End Semester Examination (UG/PG Programmes)		
Programme code: **Programme: MA Economics**	**Class:** SY MA	**Semester:** IV
Name of the School: **SK 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		

Question No		Max. Marks	CO
Q1	a) Explain the various types of scheduled banks. b) Discuss the need for nationalization of banks in India, elaborating on its advantages. **OR**	07 08	01
	c) Explain payment banks and small finance banks with examples. d) Write in detail about NEFT, RTGS, IMPS and UPI methods of banking.	07 08	01
Q 2	a) Explain the 2 broad categories of credit, discussing their importance in the economy. b) Discuss the steps taken by the RBI MPC in December 2025,. Also give the rationale behind the policy. **OR** c) "Very high credit deposit ratio is alarming sign for an economy". Explain the concept of Credit deposit ratio and justify the statement. d)Discuss the banking sector reforms under Phase 1 of Narsimham Committee.	07 08 07 08	02
Q3	a) Distinguish between option and future contracts. b) Discuss the structure of Securities and Exchange Board of India and analyze the process through which regulatory decisions are taken. **OR** c) Explain the features of the pre-market session and the circuit breaker mechanism in BSE and NSE.	07 08 07	03

	d) Explain the concept of Non-Performing Assets (NPAs). Discuss their classification and analyze the impact of rising NPAs on banking sector and economy.	08	
Q4	a) Explain the credit risk, operational risk and market risk in view of banking sector. b) SEBI imposes certain penalties on various offences to prevent malpractices in the capital market. Elaborate. **OR** c) Provide an overview of the Indian stock market and explain its major features. d) Discuss the clearing and settlement mechanism in the stock market and explain it using an example or flowchart.	07 08 07 08	04

ATKT
MA.Economic
Sem-IV

SOMAIYA
VIDYAVIHAR UNIVERSITY

April 2026 Examination: In Semester Examination (UG/PG Programmes)		
Programme code: **Programme: MA Economics**	**Class:** SY	**Semester:** IV
Name of the School: SSHSS	**Name of the Department**	
Course Code:	**Name of the Course: Macroeconomics**	
Duration : 1 Hr.	**Maximum Marks : 60**	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3)		

Question No.		Max. Marks	CO
Q1	Answer the following questions		
	1. What are the objectives of Fiscal Policy?	7	
	2.. Which are the sources of taxation to government?	8	1
	OR		
	1. Critically examine the meaning and types of budget deficits.	8	
	2. Write a note on management of budget constraints and debt constraint	7	
Q 2	Answer the following questions		
	1.Explain goods market equilibrium in open and close economy.	7	2
	2.Explain the link between balance of payment and Exchange Rate.	8	
	OR		
	1.Examine internal and external balance under fixed and flexible exchange rate	8	
	2.Write a note on Begger-Thy-Neighbourhood policy and competitive depreciation of currency.	7	
Q3	Answer the following questions		
	1.What are the different measurements of economic development?	7	3
	2.Critically examine the concept of economics growth and development.	8	
	OR		
	1.Write a note on Romer's model of technical change.	8	
	2.Describe the Lucas model for human capital accumulation.	7	
Q4	Answer the following questions		
	1. Write a note on short run of Philip Curve.	7	
	2. Critically examine Bhagwati's approach on the economic development of	8	4

	India. OR 1. Critically examine the relevance of Keynesian economics to the developed countries in terms of traditional and modern view. 2. What are the economic policies for pro poor growth in India?	8 7	

ATKT
MA. Economics
Sem-IV

SOMAIYA
VIDYAVIHAR UNIVERSITY

April 2026 Examination: End Semester Examination (UG/PG Programmes)		
Programme code: Programme: MA Economics	Class: SY MA	Semester: IV
Name of the School: SK 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		

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