MAM (SEM VIII) THEORY EXAMINATION 2017-18 Financial Market and Commercial Banking

Time: 3 Hours Total Marks: 100

Note: 1. Attempt all Sections. If require any missing data; then choose suitably.

SECTION A

1. Attempt all questions in brief.

 $2 \times 10 = 20$

- a. What is Prior Saving theory?
- b. What is Credit Creation theory?
- c. What is the e-banking?
- d. What is NBFC?
- e. What is Capital Market?
- f. What is SEBI?
- g. What is Deep-discount bonds?
- h. What is Derivatives?
- i. What do you mean by plastic money?
- j. What is mutual fund?

SECTION B

2. Attempt any *three* of the following:

 $10 \times 3 = 30$

- a. What is Indian Financial System? And discuss about it's structure.
- b. What is NABARD? Discuss about it's functions.
- c. Define the money market. What are the constituents and functions of money market? Discuss.
- d. Discuss about the regulatory framework for foreign investments in India.
- e. What is meaning of general insurance? Discuss the various types of collateral saving account.

SECTION C

3. Attempt any *one* part of the following:

 $10 \times 1 = 10$

- (a) Discuss the Financial Regulation theory and Financial Liberation theory in the reference of the impact of financial development and savings.
- (b) Discuss about the theory of forced savings.

4. Attempt any *one* part of the following:

 $10 \times 1 = 10$

- (a) What is RBI? Discuss about the recent monetary policy of RBI.
- (b) What are the types of Commercial banks? Discuss about the recent development in Commercial Banking.

5. Attempt any *one* part of the following:

 $10 \times 1 = 10$

- (a) Define the Government securities market. Discuss about it's role.
- (b) Discuss the objectives and functions of SEBI.

6. Attempt any *one* part of the following:

 $10 \times 1 = 10$

- (a) Write an overview of Shares, Debentures and Bonds.
- (b) What is Zero-coupon Bonds? Discuss about the ADRs and GDRs.

7. Attempt any *one* part of the following:

 $10 \times 1 = 10$

- (a) Discuss various forms of 'Plastic Money'. "In what way this money is contributing to the supply of money in our country".
- (b) Life Insurance Companies are coming out with more of market linked products. Explain the reason for rise in these types of product by bringing out advantages and disadvantages associated with them.