M. B. A.

(SEM. IV) EXAMINATION, 2008-09

MANAGEMENT OF FINANCIAL INSTITUTIONS AND SERVICES

Time : 3 Hours]

[Total Marks : 100

Note :   Attempt all questions. Marks are indicated in right hand margin against each question.

1   Attempt any **two** parts of the following.   10×2=20
   (a)   Discuss briefly the functioning of the key constituents of Indian Financial System.
   (b)   Critically evaluate the efficacy of Monetray and Fiscal policies of RBI and Govt. of India in the face of global slow down.
   (c)   What is factoring? Explain the types and mechanism of factoring.

2   Attempt any two of the following: 10×2=20
   (a)   What is meant by Non Performing Assets? Discuss the four broad categories in which all advances are classified by the Banks. Can an advance guaranteed by Govt. and where the income is not being recognised by the bank be classified as NPA ?
   (b)   Discuss the advantages and disadvantages of opting fixed and floating rates of interest.

(c) How the interest rates are determined in commercial Banks ?

3 Answer any **two** parts of the following:　　10×2=20
   (a) Discuss tht role of NABARD in agricutural and rural development.
   (b) Define securitisation. Discuss the consequences of securitisation of bank loans in India.
   (c) Discuss the factors that impede the growth of RRBs in India.

4 Answer any **two** parts of the folloiwng:　　10×2=20
   (a) State the objective and role of AMFI.
   (b) "Life Insurance Corporation of India is still a Monolith" Discuss.
   (c) Discuss briefly the changing role of Development Financial Institutions in India.

5 Answer any **two** parts of the following:　　10×2=20
   (a) Compare the option of Leasing *V/s* Hire parchase.
   (b) "The Regulatory framework for the use of Plastic money is yet to mature in India" Comment.
   (c) What is forfaiting? In what respect is it different from factoring ?