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NOIDA INSTITUTE OF ENGINEERING AND TECHNOLOGY, GREATER NOIDA
(An Autonomous Institute Affiliated to AKTU, Lucknow)

MBA (Integrated)

SEM: VIII - THEORY EXAMINATION (2025 - 2026)

Subject: Indian Financial Market and Institutions

Time: 2.5 Hours

Max. Marks: 60

General Instructions:

IMP: Verify that you have received the question paper with the correct course, code, branch etc.

1. This Question paper comprises of three Sections -A, B, & C. It consists of Multiple Choice Questions (MCQ's) & Subjective type questions.

2. Maximum marks for each question are indicated on right -hand side of each question.

3. Illustrate your answers with neat sketches wherever necessary.

4. Assume suitable data if necessary.

5. Preferably, write the answers in sequential order.

6. No sheet should be left blank. Any written material after a blank sheet will not be evaluated/checked.

SECTION-A

15

1. Attempt all parts:-

(1.1) The money market deals with:(CO1,K1)

1

- (a) Long-term funds
- (b) Short-term funds
- (c) Medium-term funds
- (d) Foreign funds

(1.2) Reverse repo rate refers to:(CO2,K2)

1

- (a) Lending to banks
- (b) Borrowing from banks
- (c) Tax collection
- (d) Export finance

(1.3) Bull market indicates:(CO3,K2)

1

- (a) Falling prices
- (b) Rising prices
- (c) Stable prices
- (d) No trade

(1.4) Logical framework approach is used for:(CO4,K2)

1

- (a) Marketing
- (b) Production
- (c) Planning and evaluation
- (d) Taxation

(1.5) Proximate cause refers to:(CO5,K2)

1

- (a) Remote cause
- (b) Nearest cause
- (c) Indirect cause
- (d) Unknown cause

2. Attempt all parts:-

- (2.1) Explain Financial Liberalization Theory.(CO1,K2) 2
- (2.2) Mention two limitations of NBFCs.(CO2,K2) 2
- (2.3) Mention two functions of SEBI.(CO3,K2) 2
- (2.4) Identify two uses of technology in microfinance.(CO4,K2) 2
- (2.5) State two differences between life and general insurance.(CO5,K2) 2

SECTION-B

15

3. Answer any three of the following:-

- (3.1) Explain the structure and function of financial intermediaries.(CO1,K2) 5
- (3.2) Explain the objectives and role of PFC in the Indian financial system.(CO2,K4) 5
- (3.3) Describe the main instruments traded in the Indian money market.(CO3,K2) 5
- (3.4) Describe the role of microfinance in promoting rural development.(CO4,K2,K4) 5
- (3.5) Discuss the benefits of digital transformation in the insurance sector.(CO5,K4) 5

SECTION-C

30

4. Answer any one of the following:-

- (4.1) Examine the credit creation theory's practical implications.(CO1,K2) 6
- (4.2) Discuss the process of financial development in emerging economies, giving relevant examples.(CO1,K2) 6

5. Answer any one of the following:-

- (5.1) Discuss in detail the structure, functions, and role of commercial banks in India.(CO2,K2) 6
- (5.2) Discuss the role and significance of NABARD in agricultural finance.(CO2,K2,K4) 6

6. Answer any one of the following:-

- (6.1) Assess the role of RBI in ensuring stability and development in the financial system.(CO3,K2) 6
- (6.2) Analyze the functioning and importance of Treasury Bills and call loans.(CO3,K2) 6

7. Answer any one of the following:-

- (7.1) Analyze the different types and models of microfinance institutions.(CO4,K4) 6
- (7.2) Explain the process of credit delivery and monitoring in microfinance programs.(CO4,K2,K4) 6

8. Answer any one of the following:-

- (8.1) Explain the concept of risk and its types in insurance.(CO5,K2,K4) 6
- (8.2) Examine the role of riders in enhancing insurance coverage.(CO5,K6) 6