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SEAT No. :

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M.B.A.

FINANCIAL MANAGEMENT

**FIN 653 MJ-SC FIN-02 : Financial Markets and Banking Operations
(2024 Pattern) (Semester - IV)**

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) *All questions are compulsory.*
- 2) *Each question carries 10 marks.*
- 3) *All questions have internal options.*
- 4) *Use of simple calculator is allowed.*

Q1) Solve any Five:

[10]

- a) List out the types of financial Market.
- b) NBFC is Registered under the _____
 - i) Reserve Bank of India Act 1934
 - ii) Banking Regulation Act 1949
 - iii) Companies Act 1956
 - iv) None of the above
- c) Call money market refers to:
 - i) Long-term borrowing
 - ii) Borrowing for more than 5 years
 - iii) Very short-term borrowing and lending
 - iv) International trade finance
- d) Define Electronic banking.
- e) What do you mean by Cryptocurrency?
- f) Define GDR.
- g) List out FOUR types of ATM.
- h) Define Commercial Paper.

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Q2) Solve any Two. [10]

- a) Discuss the purpose of MUDRA Loan.
- b) Distinguish between NEFT and RTGS.
- c) Write short note on foreign exchange market.

Q3) Solve any One. [10]

A startup company plans to raise long-term finance. Suggest suitable capital market instruments for the company and justify your recommendations.

OR

Examine the advantages and challenges faced by foreign banks operating in India compared to private sector banks.

Q4) Solve any One. [10]

Evaluate the effectiveness of reforms introduced in the Indian money market in improving efficiency, liquidity, and transparency.

OR

A manufacturing company requires 100 crore for working capital for a period of six months. The company wants to avoid long-term borrowing and reduce financing costs.

Questions:

- a) Suggest suitable money market instruments the company can use.
- b) Compare the advantages of Commercial Papers and bank loans in this situation.

Q5) Solve any One. [10]

ABCD Bank expanded its digital banking ecosystem through mobile banking, ATM services, NEFT, RTGS, IMPS, and AI-enabled customer support. Although digital transactions increased rapidly, the bank faced cybersecurity threats, failed transactions, and compliance challenges. The management also focused on strengthening financial reporting and internal controls.

Questions:

- a) Analyze the strategic role of technology in improving banking efficiency and customer experience.
- b) Evaluate the operational and cybersecurity risks associated with electronic banking services.

OR

“Financial markets play a critical role in mobilizing savings and promoting economic growth.” Critically evaluate this statement.

