

Attempt any two of the following questions:- 20

- a) Explain the components of Indian financial system  
And. Components of Financial System: Financial Institutions, Financial Markets, Financial Instruments, Financial Services.
- b) Discuss the indicators of financial development.

Ans. Quantitative Indicators: Finance Ratio, Financial Inter relation Ratio, New Issue Ratio, Intermediation Ratio

- c) Give an overview of the financial sector reforms in India since 1990.  
Financial sector reforms in banking sector and capital market.  
Reduction in SLR, CRR; system of administered interest rates done away with, deregulation of interest rates, prudential norms, competition in financial system, transparency and disclosure norms, NPA and income recognition norm, promotion of micro finance , RIDF etc

Q.2 Attempt any two of the following questions:- 20

- a) Discuss the developments in commercial banking sector in India since 1990.

Ans. Aggregate Deposits, Bank Lending, Priority Sector Advances, Branch Expansion, Productivity of Commercial banks, NPA, Customer Services, New Technology.

- b) Write a note on Basel Accord – III.

Ans: .meaning, tighter capital requirements in relation to Basel I and II. Counter cyclical measures, leverage and liquidity measures.

- d) Explain the objectives of RBI's monetary policy.  
Ans: Price stability, Economic growth, exchange rate stability, encouraging employment growth.

Q.3 Attempt any two of the following questions:- 20

- a) Discuss the reforms in Indian money market.

And. Money market instruments, deregulation of interest rates, secondary market in govt securities, DFHI, MMMFs, etc

- b) Explain the structure of Indian capital market.

Govt. Securities market, industrial securities market, Development financial institutions, Financial intermediaries.

- c) Explain the role of SEBI.

Regulatory functions and developmental functions.

Q.4 Attempt any two of the following questions:- 20

- a) Discuss the progress of non-banking finance companies (NBFC's) in India.

Meaning, RBI regulatory measures, reasons for success : better product lines,wider effective reach, strong relation with customers – Evolution , growth by leaps and bounds.

b) Explain the developments in India's Insurance sector.

Meaning, Types, Reforms

c) Explain the progress of Mutual Funds industry in India.

Meaning, role,progress

Q. 5 Write short notes on any two 20

a) Financial system and economic development.

And. Saving investment relationship,growth of capital market,Govt securities market, foreign exchange market for facilitating trade and other transactions, employment growth, venture capital finance,attracts foreign capital etc.

b) Features of Indian money market.

Meaning, important segments; Dichotomised,unorganised sector outside the purview of RBI,seasonal fluctuations in money supply etc.

c) Transmission channels of monetary policy.

Interest rate channel, Credit Availability Channel, Asset Price Channel, Exchange rate Channel, Expectations Channel

e) Credit Rating Agencies in India.

And. Meaning Importance, Types, Limitations

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