

VPM's
DR VN BRIMS, Thane
Programme: MMS (2017-19) (Finance)
Third Semester Examination October 2018

Subject	Financial Regulations		
Roll No.		Marks	60 Marks
Total No. of Questions		Duration	3 Hours
Total No. of printed pages	1	Date	02.11.2018

Q1) 20 Marks (Compulsory)

“There is a close relationship between the financial system and economic growth” Do you agree with the above statement? Comment critically with examples.

Attempt Any FOUR from the Remaining SIX Questions

Q2) Any two from (a) or (b) or (c) ————— (5x2) = 10 Marks

- a) Explain the term “Financial Markets” with examples from Indian context
- b) Examine the functions of a Credit Rating Agency with reference to CRISIL / Care Ratings ?
- c) Discuss the functions of a Bank ?

Q3) Any two from (a) or (b) or (c) ————— (5x2) = 10 Marks

- a) Explain “Financial Inclusion” and its relevance in India?
- b) Explain Market based Financial System and the need for its regulation in Indian context.
- c) What is meant by KYC? Explain the KYC requirements in a bank.

Q4) Any two from (a) or (b) or (c) ————— (5x2) = 10 Marks

- a) Explain how Money Laundering is harmful to the economy.
- b) Explain Credit Rating? Discuss its importance in rating of instruments?
- c) Explain any two initiatives taken by the Government for the process of Financial Inclusion in our country.

Q5) Any two from (a) or (b) or (c) ————— (5x2) = 10 Marks

- a) Discuss the stages involved in the Money Laundering process?
- b) Explain the term “Credit Creation”
- c) Explain Bank based Financial System

Q6) Any two from (a) or (b) or (c) ————— (5x2) = 10 Marks.

- a) Explain the functions of the Reserve Bank of India.
- b) Explain the legislation related to Money Laundering in India
- c) What do you mean by Insurance? Explain its importance in Financial Planning

Q7) Any two from (a) or (b) or (c) ————— (5x2) = 10 Marks

- a) Explain Payments Bank and the need for creating Payments Bank.
- b) What is an NPA? Discuss management of NPA by banks
- c) Explain the functions of SEBI