

Roll No.....

**Jamia Hamdard**  
**School of Management and Business Studies**  
**Department of Management**

**Odd Semester Examination - January 2023 – February 2023**

**MBA-III Semester**

**MBA-GE-FM-01**

**Management of Financial Services**

**Duration: 3 Hours**

**Max Marks: 75**

***Note: Attempt any Five Questions, all questions carry equal marks. [15\*5=75]***

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Q1: Discuss the evolution of banking system in India. Outline the recommendations of Narsimham Committee on banking reforms set up in 1991.

Q2: Explain the role of NBFCs in the Indian financial system. Discuss key regulatory guidelines related to NBFCs in India.

Q3: "Insurance is not an investment." Discuss. Explain the regulatory framework of insurance industry in India.

Q4: "VC exits from Indian start-ups has soared considerably in recent years." Discuss how venture capital investors work and their exit strategies.

Q5: "Rating upgrades will continue to outpace downgrades in foreseeable future." Discuss. Explain the credit rating process of CRISIL in rating financial instruments.

Q6: Why do HFCs exist? Discuss the role of RBI and NHB in regulating HFCs.

Q7: "The US sub-prime crisis was the result of NINJA loans." Critically discuss the role of securitization in the sub-prime meltdown.

Q8: How does hire purchase differ from installment payment and leasing? Explain the types of leasing. Also, write a short note on the tax benefits of hire purchase to the hire vendor and hirer with suitable example.