

Seat No. ~~6~~ 1

8-5-17

M. Com.

MAY – 2017
MCOM C201 (Semester II)
Financial Services

Time: 3 Hrs

Maximum Marks: 70

- Que 1. (A) Explain clearly the meaning of financial services, discuss the need arisen for financial services 7

OR

- (A) Explain clearly the concept of Depository. Present the points of distinction between the physical share & a Demat share. State the advantages of the depository system (For Investors)

- (B) Answer Briefly (Any Two) 4

- (1) State briefly (to the point) meaning & functions of a custodian.
- (2) State the meaning of credit rating, state its method
- (3) Discuss- "CRISIL", as credit Rating Agency.

- (C) Answer in one sentence only 3

- (1) What is factoring ?
- (2) Explain clearly the meaning of forfeiting?
- (3) State the full form of , "CARE"

- Que 2. (A) "The Investment Bank mainly provide services relating to mobilization of funds & acts as a advisor/consultant" Discuss. 7

OR

State the role of merchant banks, in context of capital market. Discuss the other duties of merchant banks.

- (B) Explain briefly (Any two) 4

- (1) State the types of Housing Loans (House Financing).
- (2) Explain the meaning of reverse postage Loan
- (3) Discuss the role of National Housing Bank, in housing finance

- (C) Answer in one sentence only. 3

- (1) Explain the full form of "NHB"

- (2) State the main function of Regional Rural Banks
- (3) Explain the full form of , “EMI”

Que 3 (A) Discuss the meaning and function of Banking. 7

OR

- (A) State the points of distinction between general insurance and life insurance.

(B) Explain briefly (Any two) 4

- (1) State the efforts undertaken for financial inclusion.
- (2) State briefly the concept of micro- finance.
- (3) State in brief the recommendations given by Narasimhan Committee, to bring about sections in banking sectors.

(C) Answer in one sentence only. 3

- (1) In which year was the banking regulation act passed ?
- (2) In which year was state bank of India formed ?
- (3) In which year, the 14 main banks got nationalized?

Que 4. (A)Discuss the Advantages of Investing in Mutual funds 7

OR

- (A) State the limitations of investing in Mutual funds.

(B) Explain briefly (Any two) 4

- (1) Explain the concept of “Balance funds”, in context of mutual funds.
- (2) Explain the concept of equity funds.
- (3) What is Debt Mutual Fund?

(C) Answer in one sentence only 3

- (1) State the full form of “ELSS”
- (2) State the full form of “ETF”
- (3) Sate the full form of “GETF”

- (1) The custody of physical share is maintained by a depository, whereas the Dematshare is in the physical custody of the investor
- (2) There is only one depository in India, named as "NSDL"
- (3) "CARE" was established (a credit rating agenda) in the year 1953.
- (4) A merchant bank can give services as a advisor or a manager towards share subscription.
- (5) The regulations for merchant banks were formed by SEBI in the year 1980.
- (6) Reverse Loan is that loan, in which the senior citizen mortgages his house to housing finance companies, without selling the house.
- (7) The Housing development finance corporation was established in the year 1977, in India
- (8) Due to the recommendations of Narshiman committee, the private sector banks got established after 1990.
- (9) The LIC got nationalized in India, in the year 1970-71.
- (10). The Initial name of the present times state bank of India was , central bank of India.
- (11). The "SIP"s meaning in mutual funds means, investing a fixed amount at regular time intervals in a given mutual fund scheme.
- (12). The money invested in mutual funds is subsequently invested in grain market.
- (13) The Kothari pioneer mutual fund is considered to be the first private sector mutual fund.
- (14). The actual / real price of mutual fund means its Net Asset Value