

5/H-76 (xiii)(a) (Syllabus-2015)

2 0 1 8

(October)

COMMERCE

(Honours)

(Financial Services)

(BC-503)

Marks : 75

Time : 3 hours

*The figures in the margin indicate full marks
for the questions*

1. What are the usefulness of financial services? Give a brief account of the importance of such services in the mobilisation of small savings. 8+7=15

Or

“A growing economy provides expanding scope for financial services.” Elaborate the statement in the context of the financial services sector of India in the post-liberalisation period.

15

(2)

2. (a) How does Internet help banking operations? Explain. 8

(b) Give an account of micro-insurance business in India. 7

Or

(a) Discuss the recent initiatives by Indian banks to reach out the poorest section of society. 8

(b) What is term insurance? How do endowment insurance schemes differ from it? 3+4=7

3. (a) Describe the features of money market mutual funds. 8

(b) What are the roles of Employees Provident Fund Organisation? 7

Or

(a) What is a micro-finance institution? State the role of micro-finance in reduction of poverty. 3+5=8

(b) What is SIP? How does it help mutual fund investor? 2+5=7

4. (a) What are depositories? How do they differ from stock exchanges? 2+3=5

(b) Explain the advantages of credit rating. 10

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(Continued)

(3)

Or

(a) What do you mean by wealth management and how are they useful to the individual investors? 3+5=8

(b) Discuss the services rendered by stock-brokers. 7

5. (a) Discuss the process of securitisation of illiquid assets of financial institution. 8

(b) How does venture capital financing assist new entrepreneur? 7

Or

(a) Name four lease financing companies operating in India. Elaborate the sequential step in lease financing. 2+8=10

(b) Explain the benefits of mergers and acquisitions. 5

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