

5/H-76 (xiii) (a) (Syllabus-2019)

2 0 2 4

(November-December)

COMMERCE

(Honours)

(Financial Services)

(BC-503)

(Under Revised Syllabus)

Marks : 75

Time : 3 hours

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

1. (a) What do you mean by financial service?
Describe the basic features of financial
services. 3+6=9
- (b) Discuss the role played by non-fund
based financial services in promotion of
industries. 6

Or

- (a) Define the term 'financial
intermediaries'. What are its key
characteristics? 2+5=7
- (b) Give a brief overview of the financial
services industry in India. 8

2. (a) Explain briefly any four types of life insurance policies. What are the benefits of having a life insurance? 6+3=9
- (b) Write notes on the following : 3×2=6
- (i) Reinsurance
- (ii) Fire insurance
- Or
- (a) What is retail banking? Highlight the channels of retail banking services. Enumerate the various retail banking products provided by banks. 2+4+4=10
- (b) How does online banking facilitate business? 5
3. (a) What is a mutual fund? Discuss the advantages of mutual funds to the investors. 3+7=10
- (b) Distinguish between an open-ended fund and a close-ended fund. 5
- Or
- (a) Discuss the role of NBFCs in the economic development of a country. 9
- (b) Define pension fund. How does it differ from mutual fund? 2+4=6
4. (a) Examine the role of stock exchanges in economic development of a country. 10

- (b) What is portfolio management? Highlight the various objectives of portfolio management. 2+3=5
- Or
- (a) What is meant by credit rating? What are the steps involved in the credit rating process? 2+6=8
- (b) Write a note on Forex Management. 7
5. (a) What is venture capital? Describe briefly the distinguishing features of venture capital. 2+7=9
- (b) Discuss the early stage financing in venture capital financing. 6

Or

Define the terms 'merger' and 'acquisition'. Highlight the different types of mergers. What are the potential economic advantages from mergers? 2+2+4+7=15
