

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

2022

( February )

COMMERCE

( Honours )

( Financial Services )

[ BC-503 ]

Marks : 75

Time : 3 hours

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

1. Discuss the various types of financial services with suitable examples. 15

Or

What do you understand by the term 'financial intermediaries'? Discuss the role of financial intermediaries in the economic development of the country. 5+10=15

2. (a) How is online banking different from traditional banking? 5

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( 2 )

- (b) Explain briefly the various types of banking facilities that the banks have started in the recent years. 10

Or

- (a) Differentiate between insurable and non-insurable risks. 7

- (b) "Innovative insurance services are superior to the traditional insurance services." Do you agree? Elaborate with examples. 8

3. (a) Discuss the functions of NBFC. 7  
(b) What is the role played by pension funds in the development of an economy? 8

Or

What are the benefits of investing in mutual fund? Explain any four mutual fund schemes. 5+10=15

4. Discuss the nature and the functions of merchant banker. 5+10=15

Or

- (a) Explain the credit-rating process. 10  
(b) State the importance of wealth management to the individual investors. 5

( Continued )

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5. Explain the concept of venture capital. Write a detailed note on the stages of venture capital financing. 5+10=15

*Or*

- (a) What is factoring? State the mechanism involved in a factoring transaction. 3+6=9
- (b) What steps are taken by the buyer, the seller and the factor to complete a factoring transaction? 6

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