

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

2022

(November)

COMMERCE

(Honours)

(BC-503)

(Financial Services)

(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 services? Discuss the fundamental characteristics of financial services. 3+5=8
- (b) Give a brief explanation of the need and relevance of financial services in a developing economy like India. 7

Or

Discuss the extent of financial services in India and provide an overview of the Indian financial services sector. 5+10=15

2. What differentiates retail banking from corporate banking? Discuss the key features of at least two contemporary banking services in Indian retail banking. 5+5+5=15

Or

“Insurance assists in mitigating losses and risks, stimulates trade and commerce, and converts accumulated capital into productive investments.” In the light of the given statement, analyse the function and role of insurance organisations in recent times in India. 7+8=15

3. What are pension funds? What are the different types of pension funds in India? Briefly explain their features. 2+3+10=15

Or

What are mutual funds, and what are the advantages of investing in mutual funds? Discuss the various types of Mutual Fund Schemes in India. 2+5+8=15

4. Write short notes on the following : 5×3=15

- (a) Stock Exchange in India
- (b) Indian custodial services
- (c) The credit rating process in India

Or

- (a) What is portfolio management? Describe the steps involved in portfolio management process. 3+7=10
 - (b) Write a note on the Indian Foreign Exchange Market. 5
5. (a) Discuss the different types of mergers. 7½
- (b) What are the reasons behind mergers and acquisitions in the financial sector of India? 7½

Or

Briefly explain the following : 5×3=15

- (a) Asset Reconstruction Companies (ARC)
- (b) Stages of Venture Capital Financing in India
- (c) Financial Lease versus Operating lease
