

2019

( October )

COMMERCE

( Honours )

( BC-503 )

( Financial Services )

Marks : 75

Time : 3 hours

The figures in the margin indicate full marks for the questions

1. Discuss the various types of fund based and non-fund based financial services.  $7\frac{1}{2}+7\frac{1}{2}=15$

Or

What are the features of financial intermediaries? Give an overview of financial services industry in India.  $5+10=15$

2. (a) What is retail banking? What are the main drivers of retail banking in India?  $2+6=8$

(b) Outline the salient features of two innovative insurance services in India. 7

20D/169

( Turn Over )

5/H-76 (xiii) (a) (Syllabus-2015) ( 2 )

( 3 )

Or

Write short notes on :  $5+5+5=15$

- (a) Bancassurance  
(b) Corporate Banking Services  
(c) Non-insurable risk

3. Briefly discuss the composition of NBFCs in India and explain the role of housing finance companies.  $7\frac{1}{2}+7\frac{1}{2}=15$

Or

- (a) Define money market mutual funds and state the recent changes in the mutual funds industry in India.  $2+6=8$   
(b) What are the various pension funds operating in India? Briefly discuss the functions of any one of them. 7

4. (a) What is forex management service? Who are the organisations providing such services? 5  
(b) State the importance of Merchant Banking and Custodian Services.  $5+5=10$

Or

- (a) Explain the role played by stock exchanges in protecting investors' interests. 8  
(b) What are the important features of credit rating in India? 7

5. (a) "The role of 'factors' has increased significantly in India." Comment. 7  
(b) Discuss the scope and objectives of venture capital funds in India. 8

Or

- (a) Write a note on the sources of hire-purchase finance in India. 10  
(b) "Lease is always cheaper than the conventional borrowing." Do you agree? Justify. 5

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