

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

(2)

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

(3)

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
