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( 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

- (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

( 3 )

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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