Seat No.:	

MT-105

March-2019

M.Com., Sem.-II

HPP (A/c)

CC-6: Financial Services

Tim	e : 2:3	30 Hot	ırs]			[Max. Marks: 70		
1.	(A)	Discuss the financial services as a component of financial system.				ent of financial system. 14		
		OR						
		(i)	Writ	te a note on credit r	ating.	7		
		(ii)	Diff	erence between fac	toring and for	feiting. 7		
	(B)	Ansv	ver in	r) 4				
		(1)	Give					
		(2)	State	e any two functions	of custodian.			
		(3)	Whi	ch credit rating age	ncy, rating on	ly small and medium enterprise?		
		(4)		is the largest	depository in	India.		
			(a)	IDBI	(b)	NSDL		
			(c)	CDSL	(d)	HDFC		
		(5)	is the pioneer credit rating agency in the world.					
			(a)	Fitch	(b)	Citi Bank		
			(c)	Moody's	(d)	Standard & Poor's		
		(6)	Is th	ia.				
			(a)	CARE	(b)	ICRA		
			(c)	CRISIL	(d)	SEBI		
2.	(A)	What	hat is Investment Banking? Explain functions and types of investment banks. 1					
		(i)	Discuss the role of National Housing Bank.					
		(ii)	Write a note on Reverse mortgage loan.					
	(B)	Ansv	wer in one or two lines only : (any four)					
		(1)	Define lead merchant bank.					
		(2)	How much minimum capital is required with merchant bank for working as issue banker?					
			(a)	2 crore	(b)	10 crore		
			(c)	5 crore	(d)	25 crore		
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		(3)	If the size of issue is upto 50 crores, how many banks are required to be appointed as a lead merchant bankers?				
			a) Five (b) Two				
			c) Three (d) Four				
		(4)	n the reverse mortgage loan, repayment of loan will be made a) on death of a borrower b) by tenant of property c) by equated monthly installment d) None				
		(5)	Iome loans are available for				
			a) Home Purchase (b) Home Extension				
			e) Home Repairs (d) All of the above				
		(6)	tate any two types of Housing loan.				
3.	(A)	Define insurance and discuss types of insurance. OR					
		(i)	Write a note on micro finance and financial inclusion.				
		(ii)	Discuss the functions of Banks.	7			
	(B)	M.C.	. (any three)	3			
		(1)	is the major activity of a commercial bank.				
			a) Mobilisation of fund (b) Lending of funds				
			e) Investments of fund (d) None				
		(2)	is used for direct debit and credit payment electronically.				
			a) ECS (b) ATM's				
			e) NEFT (d) None				
		(3)	There are total scheduled commercial bank's in India.				
			a) 26 (b) 163				
			e) 34 (d) 82				
		(4)	is the oldest insurance business.				
			a) Fire insurance (b) Motor vehicle insurance				
			c) Marine insurance (d) Miscellaneous insurance				
		(5)	Which bank was known as the imperial bank?				
			a) RBI (b) BOB				
			c) BOI (d) SBI				

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4.	(A)	Discuss the types of Mutual Funds in India.				14	
				OR			
		(i)	Write a note on methods of investing in mutual fund.				
		(ii)	Write a note on loads under mutual fund's.				7
	(B)	M.C	.Q. : (3		
		(1)	(1) was the first mutual fund setup in India.				
			(a)	UTI	(b)	SBI	
			(c)	RBI	(d)	BOI	
	(2)	Wha	at is the name of fi	utual fund introduced by India?			
			(a)	UTI fund	(b)	India fund	
			(c)	Hindustan fund	(d)	Best India fund	
		(3)	is the regulator of mutual funds in India.				
			(a) Securities Exchange Board of India				
			(b)	RBI			
			(c)	UTI			
			(d)	None			
		(4)	In a	mutual fund, PF	nts to transfer money from one scheme		
			to ar	nother, he should o	choose	_·	
			(a)	Simple Transfer	Plan		
			(b)	Scheduled Trans	sfer Plan		
			(c)	Systematic Tran	sfer Plan		
			(d) Systematic Transfer Process				
		(5)	provide regular income to investors.				
			(a)	Income	(b)	Growth	
			(c)	Balanced	(d)	None	

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