

**2022/TDC/ODD/SEM/  
COMDSE-501T/502T (E)/353**

**TDC (CBCS) Odd Semester Exam., 2022**

**COMMERCE**

**( 5th Semester )**

Course No. : COMDSE-501T/502T (E)

**( Financial Markets, Institutions and Financial  
Services )**

*Full Marks : 70*  
*Pass Marks : 28*

*Time : 3 hours*

*The figures in the margin indicate full marks  
for the questions*

**UNIT—I**

**1. Answer any four questions from the  
following :**

**1×4=4**

- (a) What is financial system?
- (b) Define the term 'economic development'.
- (c) Write a feature of Indian financial system.
- (d) What is size transformation function of financial system?
- (e) What is financial market?

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2. Answer any *one* question from the following : 2

- (a) Mention two functions of financial intermediaries.
- (b) Write two features of a developed financial system.

3. Answer any *one* question from the following : 8

- (a) Discuss the structure of Indian financial system.
- (b) Briefly explain the relationship between financial system and economic development.

#### UNIT—II

4. Answer any *four* questions from the following : 1×4=4

- (a) Define call money market.
- (b) What is capital market?
- (c) Define stock exchange.
- (d) Who is the regulator of financial market in India?
- (e) Why is RBI called as lender of last resort?

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5. Answer any *one* question from the following : 2

- (a) Write two differences between money market and capital market.
- (b) Mention two participants in the money market.

6. Answer any *one* question from the following : 8

- (a) Discuss the role of stock exchanges in India.
- (b) Discuss the functions of capital market in India.

#### UNIT—III

7. Answer any *four* questions from the following : 1×4=4

- (a) What is development bank?
- (b) Write one source of working capital finance to a firm.
- (c) Who is the regulator of insurance companies in India?
- (d) Name one NBFC in India.
- (e) What is close-ended mutual fund?

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8. Answer any *one* question from the following : 2

- (a) Discuss in short on one scheme of any mutual fund in India.
- (b) Who are the non-life insurance companies in India?

9. Answer any *one* question from the following : 8

- (a) Write a detailed note on Non-Banking Financial Companies (NBFCs) operating in India.
- (b) Discuss the role of development banks in Indian economy.

## UNIT—IV

10. Answer any *four* questions from the following :  $1 \times 4 = 4$ 

- (a) What is merchant banking?
- (b) Name one fee-based financial service.
- (c) Write one objective of SEBI.
- (d) Name one post-issue function of merchant bank.
- (e) What is underwriting service?

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( Continued )

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11. Answer any *one* question from the following : 2

- (a) What are the fund-based financial services?
- (b) Mention two benefits of underwriting service to issuing company.

12. Answer any *one* question from the following : 8

- (a) Briefly discuss the pre-issue functions performed by merchant bank.
- (b) Elucidate the regulatory framework of merchant banking in India.

## UNIT—V

13. Answer any *four* questions from the following :  $1 \times 4 = 4$ 

- (a) Define bank guarantee.
- (b) What is venture capital finance?
- (c) Define letter of credit.
- (d) What is housing finance?
- (e) What is factoring service?

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( Turn Over )

**14.** Answer any *one* question from the following : 2

- (a) Distinguish between lessor and lessee.
- (b) Discuss two advantages of higher purchase system.

**15.** Answer any *one* question from the following : 8

- (a) Briefly explain the different types of lease and their nature.
- (b) Discuss the advantages of credit rating services from the perspectives of investor and issuing company.

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