

**SARASWAT VIDYALYA'S**  
**SRIDORA CACULO COLLEGE OF COMMERCE & MANAGEMENT STUDIES**  
**KHORLIM, MAPUSA – GOA**  
**B.COM-FOURTH SEMESTER END EXAMINATION -JULY 2021**  
**(W.E.F-2018-19)**  
**SUBJECT: FINANCIAL SERVICES**

**[DURATION :Two Hours]**

**[Max.Marks :40]**

**Instructions:**

1. All Questions are **compulsory**, however internal choice is available .
2. Sub-questions in Question No **1** carry **2 marks each**, answer **any five**
3. Sub-questions in Question No **2** carry **5 marks each**, answer **any six**.
4. Figures to the right indicate maximum marks allotted to the questions.

**Q1)Answer any five from the following :**

**(5 X2=10)**

- a) Explain the constituents of financial services market.(Any two)
- b) Write a short note on CRISIL.
- c) Explain the concept of Net asset value(NAV) of mutual fund.
- d) Explain the Concept of Securitization.
- e) Write a short note on Dematerialization.
- f) Explain the meaning of Financial Services.
- g) Write a short note on Open ended mutual fund scheme.
- h) Explain the need for depository system in India.

**Q2)Answer any six from the following:**

**(6 X5=30)**

- a) Elaborate on the types of asset/fund based financial services .(Any 5)
- b) Explain the features of Securitization.
- c) Explain the advantages of mutual funds as an investment option. (Any 5)
- d) Explain the functions of depository participants (Any 5)
- e) Enumerate the reasons for slow growth of mutual funds in India.
- f) Discuss the problems faced by financial services sector in India
- g) What is credit rating? Explain its importance as a financial service.
- h) Explain the role played by NSDL and CDSL in the realm of Indian depository system.