

SARASWAT VIDHYALAYA'S
SRIDORA CACULO COLLEGE OF COMMERCE & MANAGEMENT STUDIES
KHORLIM , MAPUSA-GOA

S.Y.B.COM IV SEMESTER END EXAMINATION APRIL 2023

FINANCIAL SERVICES

Duration 2 Hours

Max Marks :80

Instructions

- 1) All questions carry equal marks.
- 2) Figures to the right indicate marks.

Q1) Write short notes on **any four** of the following :

(4 X4 =16)

- a) Merchant Banking
- b) Need for a depository system in India
- c) Dematerialization
- d) Open ended mutual fund scheme
- e) Concept of Securitization
- f) Growth of mutual funds in India.

Q2) Write short notes on **any four** of the following :

(4 X4 =16)

- a) Loan Syndication
- b) Depository participant
- c) SEBI regulations on mutual funds.
- d) Growth funds
- e) Net Asset value (NAV) of mutual fund
- f) CRISIL

Q3 A) What are financial services? Explain the problems of financial services in India (12)

OR

Q3.B) Detail the benefits of Securitization to various stakeholders involved: Sellers, and the market (12)

Q4.A) Elaborate on the types of asset/fund based financial services. (Any 6) (12)

OR

Q4.B) What is Credit rating? Explain its importance as a financial service. (12)

Q5.A) What is Depository ?. Explain the functions of Depository (12)

OR

Q5.B) Enumerate the reasons for slow growth of mutual funds in India . (12)

Q6.A) Explain the advantages of mutual funds as an investment option . (12)

OR

Q6.B) Specify the limitations of the Depository System in India . (12)