

SARASWAT EDUCATION SOCIETY'S  
SRIDORA CACULO COLLEGE OF COMMERCE & MANAGEMENT STUDIES  
KHORLIM, MAPUSA – GOA  
SYBCOM FOURTH SEMESTER END EXAMINATION, APRIL 2024  
(W.E.F 2018-2019 CBCS)  
SUBJECT: Financial Services

[Duration: Two Hours]

[Max. Marks: 80]

**Instructions:**

1. All Questions are **compulsory**, however internal choice is available
2. Answer sub-questions in Question no. 1 and Question no. 2 in not more than **100 words each**.
3. Answer Question No. 3 to Question no. 6 in not more than **400 words each**.
4. Figures to the **right** indicate **maximum** marks allotted to the questions.

**Q1. Answer any four questions from the following:** (4X4 = 16)

- a) What is Dematerialization?
- b) What is Pledge and Hypothecation?
- c) What is the need for Depository system in India?
- d) Explain the concept of Loan Syndication
- e) Challenges faced by financial Service sector in India.
- f) Explain in brief the constituents of financial Service Market.

**Q2. Answer any four questions from the following:** (4X4 = 16)

- a) Write a short note on Asset Management Company (AMC).
- b) What is Portfolio diversification in mutual funds?
- c) Write a short note on CRISIL.
- d) Explain the Portfolio management process in brief.
- e) Explain benefits of Securitization.
- f) Write a short note on SMERA.

**Q3. a) Explain the classification of Financial Services under fund-based system.** (12)

**OR**

**b) What are Financial Services? Why are financial Services important in today's economy?** (12)

Q4. a) What are the primary functions performed by Depository Participants (12)  
in the financial system?

OR

b) What is the significance of a depository? What functions does it (12)  
serve within the financial system?

Q5. a) What is a mutual fund? Explain the key advantages of investing in (12)  
mutual funds.

OR

b) How are Mutual funds classified on the basis of a) Securities b) (12)  
Objective c) Structure

Q6. a) What is credit rating? Explain the importance of Credit Rating. (12)

OR

b) What is securitization? Enumerate the process of Securitization. (12)

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