

**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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