63/2 (SEM–1) MCO102(N/O)

2023

COMMERCE

Paper : MCO102(N/O)

Full Marks : 80

Pass Marks : 32

Time : Three hours

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

(New Course)

(Financial System)

1. Choose the correct answer : 1×6=6

   (i) The document which represent financial claims on assets is known as —

   (a) Financial Instruments

   (b) Financial Markets

   (c) Financial Services

   (d) Financial Intermediaries

(ii) The first bank to be established in country was

(a) Bank of Bombay

(b) Bank of Madras

(c) General Bank of India

(d) Bank of Hindustan

(iii) "Small drops of water makes a big ocean" is the principle of

(a) Venture Capital

(b) Gilt-edge Fund

(c) Mutual Fund

(d) Merchant Banking

(iv) Which one of the following institutions offered merchant banking services for the first time in India ?

(a) Citibank

(b) National Grindlays Bank

(c) State Bank of India

(d) Bank of Baroda

(v) An agency that provides information about bond and debt instrument issuers to the investors is

(a) Market agent

(b) IRDA

(c) BRA

(d) CRA

(vi) Find out the odd-one from the following:

(a) SBI

(b) RBI

(c) IRDAI

(d) SEBI

2. Answer the following short questions : 2×5=10

(i) What is meant by financial service ?

(ii) Mention *any two* features of financial instrument.

(iii) What is meant by innovation in the field of banking services ?

(iv) Define the term 'mutual fund'.

(v) Mention *any two* names of credit rating agencies in India.

3. Answer ***any six*** of the following questions : 5×6=30

(i) Briefly explain *any five* functions of financial system.

(ii) Write a brief note on history of growth of commercial bank.

(iii) Distinguish between open-ended and closed-ended mutual fund.

(iv) State the functions of Insurance Regulatory and Development Authority of India.

(v) State the various sources of finance of Non-Banking Financial Institutions.

(vi) Explain in brief, different types of commercial banks available in India.

(vii) Briefly explain the quantitative credit control methods of Reserve Bank of India.

(viii) Elaborate *any five* important roles played by the mutual fund.

(ix) Explain the functions of non-banking financial institutions.

4. Answer ***any two*** of the following questions : 10×2=20

(i) Elaborate the various innovations of commercial banking services in India with proper example.

(ii) Define merchant banking. Explain the services rendered by merchant banking. 2+8=10

(iii) What is credit rating agency ? Explain the importance of credit rating agencies. 2+8=10

5. Answer ***any one*** of the following questions : 14×1=14

(i) 'Economic development of a country largely depends on the financial system of the nation.' Discuss how financial system plays important role in the economic development of the nation.

(ii) What is Securities Exchange Board of India ? Explain the powers and functions of Securities Exchange Board of India. 2+12=14

(Old Course)

(Financial System in Modern Banking)

1. Answer the following multiple choice questions : 1×6=6

(i) Financial Instrument is one which represent —

(a) Financial claim on assets

(b) Financial claim on markets

(c) Financial claim on services

(d) Financial claim on intermediaries

(ii) The first bank to be established in country was —

(a) Bank of Bombay

(b) Bank of Madras

(c) General Bank of India

(d) Bank of Hindustan

(iii) Mutual fund is managed by —

(a) Financial Company

(b) Commercial Banks

(c) Asset Management Company

(d) Merchant Banking

(iv) A financial institution which offers wide range of activities and services is known as —

(a) Commercial banking

(b) Merchant banking

(c) National banking

(d) Foreign banking

(v) An agency that provides information about bond and debt instrument issuers to the investors is

(a) Market agent

(b) IRDA

(c) BRA

(d) CRA

(vi) Find out the od-one from the following :

(a) SBI

(b) RBI

(c) IRDAI

(d) SEBI

2. Answer the following short questions : 2×5=10

(i) What is meant by financial asset ?

(ii) Mention *any two* features of financial institution.

(iii) What is meant by internet banking services ?

(iv) Define the term 'merchant banking'.

(v) Mention *any two* names of credit rating agencies in India.

3. Answer ***any six*** of the following questions : 5×6=30

(i) Briefly explain *any five* functions of financial system.

(ii) Write a brief note on history of growth of commercial banks.

(iii) Explain in brief *any five* types of Non-Banking Financial Institutions.

(iv) State the functions of Insurance Regulatory and Development Authority of India.

(v) State the various sources of finance of Non-Banking Financial Institutions.

(vi) Explain in brief, *any five* functions of commercial banks.

(vii) Briefly explain the quantitative credit control methods of the Reserve Bank of India.

(viii) Elaborate *any five* important roles played by the mutual fund.

(ix) Explain the functions of non-banking financial institutions.

4. Answer ***any two*** of the following question : 10×2=20

(i) Elaborate the various innovations of commercial banking services in India.

(ii) Define merchant banking. Explain the services rendered by the merchant banking.

(iii) What is credit rating agency ? Explain the importance of credit rating agencies.

5. Answer ***any one*** of the following questions : 14×1=14

(i) Explain the importance of financial system in the development and progress of a nation.

(ii) What is Securities Exchange Board of India ? Explain the powers and functions of Securities Exchange Board of India. 2+12=14

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