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**T.Y.B.com Semester VI (CBCS) Ordinance**  
**EXAMINATION NOVEMBER 2023**  
**Banking & Financial Services - Financial Services**

[Time: 2:00 Hours]

[Max. Marks: 80]

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

**Q1 Answer any four of the following:**

**(4×4=16)**

- i) Define financial services.
- ii) List down any four fund-based activities of financial service company.
- iii) What are the features of financial services?
- iv) State any four objectives of depository.
- v) What do you mean by Dematerialization?
- vi) Who is depository participant?

**Q2 Answer any four of the following:**

**(4×4=16)**

- i) State any four advantages of Mutual Fund.
- ii) Explain any four differences between Open-ended and Close-ended Mutual fund schemes.
- iii) Write a short note on AMFI.
- iv) What are the objectives of Credit Rating?
- v) Write short note on SMERA.
- vi) Enumerate the features of Securitization.

**Q3 A) Critically analyse the present position of the Financial service sector in India and state the challenges it has to face in the years to come. (12Marks)**

**OR**

**B) Explain the different types of Financial services offered in India. (12Marks)**

**Q4 A) Describe the benefits of Depository system to the Investors and the Company. (12Marks)**

**OR**

**B) Explain in detail operations performed by NSDL. (12Marks)**

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Q5 A) "Just as one shoe is not suitable for all legs, one fund is not suitable to meet the vast requirements of all investors". In view of this statement describe the various types of Mutual Fund schemes available to the investors. (12Marks)

OR

(12Marks)

B) Explain the Portfolio Management process of Mutual Funds in India.

Q6 A) Explain the various benefits of Credit Rating.

(12Marks)

OR

B) Define Securitization and explain the process of Securitization.

(12Marks)