



M.Com. IV Semester Degree Examination, October - 2023

COMMERCE

Banking and Financial Services

(NEP)

Time : 1 Hour

Maximum Marks : 30

Note : Answer *all* the sections.

SECTION - A

1. Answer **all** the following questions. Each question carries **one** mark. **5x1=5**
- (a) Who is a banker ?
 - (b) Name any two foreign banks working in India.
 - (c) Who is a minor ?
 - (d) What is equity fund ?
 - (e) Expand RTGS.

SECTION - B

Answer **any five** of the following questions. Each question carries **two** marks.

- 5x2=10**
- 2. What are the benefits of digital banking ?
 - 3. Write a short note on different kinds of deposits in banks.
 - 4. State the unique features of Recurring Deposits.
 - 5. Write a short note on open ended mutual fund schemes.
 - 6. Write any four unique features of venture capital financing in India.
 - 7. Write a short note on CRISIL.
 - 8. State any two credit rating agencies of India.



SECTION - C

Answer **any three** of the following questions. Each question carries **five** marks.

3x5=15

9. What are the recent trends in banking sector ? Explain.
10. Elucidate functions of banking.
11. What are the different types of financial service ? Explain.
12. How mutual funds are different from equity shares for an investor ? Explain.
13. What are the functions of credit rating agencies ? Explain.

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