## M. Com 1st Semester Examination, 2023 COMMERCE

(Financial Institutions and Markets)

PAPER - COM-102

Full Marks: 50

Time: 2 hours

The figures in the right hand margin indicate marks

Candidates are required to give their answers in their own words as far as practicable

## COM-102.1

1. Answer any two of the following questions:  $5 \times 2$ 

(a) Briefly discuss the different components of Indian Financial System.

- (b) Write a short note on 'Priority sector lending'.
- (c) Discuss the importance of Micro-insurance in India.
- Answer any one of the following questions: 10 x 1
   (a) (i) Briefly discuss the different recommendations of Narasimhan Committee (1998)

on banking sector reforms.

- (ii) Write a short note on Capital Adequacy
  Norm. 6+4
- (b) (i) Discuss the benefits of mutual fund from the viewpoint of investors.
  - (ii) Briefly discuss the different challenges faced by microfinance institutions in India.

## COM-102.2

- 3. Answer any *two* of the following questions:  $5 \times 2$ 
  - (a) Why is promoter's contribution needed a lock-in? Please state the rule in brief. 2 + 3
  - (b) State any two important features of Indian money market instruments with examples. 5
  - (c) Discuss in brief the trading strategy of a buyer in case of a call option with suitable illustration.
- 4. Answer any one of the following questions:
- (a) (i) What are the benefits to an investor because of introduction of dematerialization of shares? Discuss.

- (ii) Distinguish between a bank branch offering a savings bank account and a demat account.
- (b) Distinguish between each of the following pairs:  $2\frac{1}{2} \times 4$
- (i) Bull and Bear
- (ii) Debenture and Commercial Paper
- (iii) Public issue and Private placement,
- (iv) Open-ended fund and Close-ended fund.
- [Internal Assessment 10 Marks]