

M.Com. 1st Semester Examination, 2024
FINANCIAL INSTITUTIONS AND MARKETS

PAPER—COM-102

Full Marks : 50

Time : 2 hours

Answer all questions

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

[Marks - 20]

- 1. Answer any two questions from the following :**
- 5 × 2**
- (a) Explain the primary functions of a financial system in an economy.
- (b) How do Regional Rural Banks (RRBs) differ from Commercial Banks in terms of their role and objectives ?

(Turn Over)

- (c) What are index funds, and how do they differ from actively managed mutual funds ?

2 + 3

GROUP – B

2. Answer any *one* question from the following :

10×1

- (a) (i) What are the objectives of Co-operative Bank ? Discuss the challenges faced by Co-operative Banks in the Indian financial system.

- (ii) briefly discuss the different types of risk associated with E-banking.

(2 + 4) + 4

- (b) (i) Discuss the significance of social insurance programmes like the Employee State Insurance Scheme (ESIS) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) in India.

(3)

- (ii) What are the limitations of microfinance in addressing the need of underserved communities ? Discuss. 5 + 5

COM-102.2

[Marks - 20]

3. Answer any *two* questions from the following : 5×2
- (a) Elucidate the bull-bear game that can take place in stock market.
- (b) Discuss the steps involved in issuing GDR.
- (c) Write a note on 'Pricing of public issues'.
4. Answer any *one* question from the following : 10×1
- (a) Distinguish between the following terms as given below pair-wise :
- (i) Commercial paper and Debenture.
- (ii) Certificate of deposit and Fixed deposit.
- (iii) Treasury bill and RBI Floating rate bond. 4 + 3 + 3

(4)

- (b) Describe the pre-requisites and steps involved in the modern on-line cash trading in the stock market. 10

[Internal Assessment – 10 Marks]