MCOSC-1.2A/D

Sl. No.

I Semester M.Com. Degree Examination, October/November - 2025

COMMERCE

Course - V : Indian Financial System

(CBCS, SLM Semester Scheme)

Time : 3 Hours **Maximum Marks : 80**

SECTION - A

Answer any Four questions. Each question carries 5 marks. **(4×5=20)**

1. What is leasing? Explain the Prospects of Leasing.

2. Write a short note on the Securities Control Regulation Act.

3. What are the importance of Venture Capital Financing?

4. List out the factors affecting the Liquidity of a Bank.

5. Define Commercial Bank briefly explain any five Functions of Commercial Banks.

6. What is REPO and Reverse REPO? Explain.

SECTION - B

Answer any Three questions. Each question carries 10 marks. **(3×10=30)**

7. What is Group Life Insurance? What are the different types of Group Life Insurance Policies commonly available in India? Explain.

8. Discuss the main features of the RBI direction relating to acceptance of deposits by NBFCs.

9. Define primary market. Explain the guidelines of SEBIs towards IPOs.

10. Write a note on:

a) Protection of Investors Interest.

b) Hi-tech Banking.

11. Discuss the classification of financial services and explain financial Innovations in financial services in India.

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SECTION - C

Answer any Two questions. Each question carries 15 marks. **(2×15=30)**

12. Explain the nature of factoring service in India. What are the operational Obstacles encountered by a factoring service in India?

13. Discuss the main characteristics of Hire purchase system. How does it differ from instalment payment and leasing?

14. Discuss the process of selecting an investment in venture capital financing.

15. Discuss the quantitative and qualitative credit control measures adopted by Reserve Bank of India.

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