



NS – 435

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III Semester B.Com. Examination, Nov./Dec. 2016
(Repeaters Prior to 2013 – 14)

COMMERCE

3.6 : Indian Financial Systems

Time : 3 Hours

Max. Marks : 100

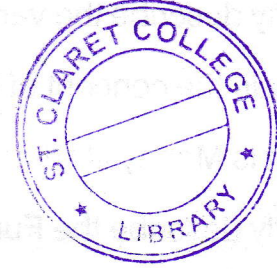
Instruction : Answer should be written **completely** either in **English** or in **Kannada**.

SECTION – A

Answer **any ten** questions. **Each** question carries **two** marks.

(10×2=20)

1. a) What is a Capital Market ?
- b) What is Mobile Banking ?
- c) Write any two functions of Financial Markets.
- d) What is Bank Rate ?
- e) What is factoring ?
- f) Expand NABARD.
- g) Write any two features of Mutual Fund.
- h) What is E-Service ?
- i) Write any two demerits of online banking.
- j) What are RRB's ?
- k) What is monetary policy ?



SECTION – B

Answer **any five** questions. **Each** carries **five** marks.

(5×5=25)

2. Explain the functions of IDBI.
3. Differentiate between primary and secondary market.
4. State the Regulatory functions of SEBI.
5. Write the merits and demerits of Internet Banking.

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6. What are the objectives of LIC ?
7. What is certificate of Deposit ? Explain its importance.
8. Define a Bank. Explain various types of Bank.
9. "RBI is Bankers' Bank" write a note on the statement.

SECTION – C

Answer **any three** questions. **Each** question carries **fifteen** marks.

(3×15=45)

10. Explain the Regulatory Functions of RBI.
11. Briefly describe the various Banking Innovations.
12. Explain the concept of Liquidity and Profitability of Commercial Banks.
13. What is Money Market ? Explain the components of Money Market.
14. Briefly describe the Functions of EXIM Bank.

SECTION – D

Compulsory question for students answering for **100** marks.

(1×10=10)

15. Explain in detail, functions of Commercial Banks.