M.COM 4TH SEMESTER EXAMINATION, 2021

Sub: Management of Financial Services

Paper: COM 4046

Time: 3 hrs.

Max. Marks: 80

1. Answer any eight questions in 50-75 words each. (5X8=40)

- a. What are the factors that influence savings in a country?
- b. Distinguish between fund based and non-fund based financial services.
- c. Explain the relationship between capital formation and economic development.
- d. What are the eligibility conditions of a public issue?
- e. Do you agree with the statement that mutual fund investment is right investment?
- f. Why does a company go for shadow credit rating?
- g. Discuss the role of actuary in the insurance business.
- h. Write a short note on default risk in banks.
- i. How are insurance brokers different from insurance agents?
- j. Briefly state the process of claim management in life insurance.

2. Answer any four questions in 150-200 words each. (10x4=40)

- a. 'A financial system is a set of financial institutions, instruments and markets'.-Discuss.
- b. Discuss the activities involved in an Initial Public Offering.
- c. Are credit rating agencies credible? Discuss.
- d. Discuss the relevance of Basel Norms in managing risks of banks.
- e. Explain the reasons for the growth of retail banking in the recent times.
- f. Discuss the process of claim management in life insurance.