**SESSION - II**

**PROGRAM- MASTER of commerce (m.Com)**

**SEMESTER- MAY 2022**

**course CODE & NAME- Dcm6206–management of financial institution market and service**

**Assignment Set – 1**

**1. Briefly describe the role of financial system in the economic upliftment of a nation.**

**Ans: The role of the financial system in economic development can be explained as follows:**

**• Relationship between Savings–Investment:** The financial system helps in channelizing savings into financial institutions like banks. The banks attract savings in many forms like fixed deposits, recurring deposits, etc., and offer a higher rate of return. The banks then advance the money as loans to the business entities to enable Its Half solved only

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**2. What is leasing? Elaborate its main types.**

**Ans:** A lease contract is an implied or oral contract, which sets out the terms and conditions of the lessor who gives his consent to the lessee to use the property The contract promises the lessee to use the property for an agreed-upon period, and the lessor or the owner is consistently paid an agreed upon amount during that period.. The parties shall remain bound by the terms and conditions of the contract, and if one

**3. Discuss the effectiveness of credit rating as a financial service, what are the advantages associated with it?**

**Ans: Credit rating agencies** are supposed to be the belief of investors or an instrument. It provides an in-depth picture of the risk linked with the financial instrument by considering the previous projects, future prospects, and present events. It is described as the existing and upcoming issuer’s ability to make payments on time of interest and principal on a particular instrument. It offers different information on a huge scale that is required to be known the issuer’s creditworthiness

**Assignment Set – 2**

**4. Enumerate methods of venture capital financing. Also discuss its advantages and disadvantages as a method of funding.**

**Ans: Methods of Venture Capital Financing:** To grow and expand the venture business, venture capital uses various methods. Some of them are listed below:

**1. Equity Financing:** Every business requires funds for the start-up to generate a large amount of capital in the business and which has the potential to grow rapidly, then that venture uses the process of equity financing method. The new ven

**5. Write a note on growth and trends of factoring in India.**

**Ans: GROWTH OF FACTORING BUSINESS**: Factoring as an age-old concept has stood the test of time as it enabled businesses to resolve the cash flow issues, rendered liquidity, facilitated uninterrupted services and cushioned businesses against the lag in the billing cycles. Also the merit of the product lies in the simplicity of the concept which is well understood and accepted.

Currently, the business of

**6. Discuss the concept and benefits of mutual fund as an investment option.**

**Ans:** A mutual fund is an investment vehicle where numerous financial backers pool their cash to acquire returns on their capital over a period. This corpus of funds is overseen by a speculation expert known as the fund manager. It is his/her responsibility to put the funds in various securities like bonds, stocks, gold and other different resources to give best possible returns. The losses incurred