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| **SESSION** | **September 2023** |
| **PROGRAM** | **master of commerce (M.com)** |
| **SEMESTER** | **II** |
| **course CODE & NAME** | **DCM6206, Management of Financial Institutions, MARKET AND service** |
| **CREDITS** | **4** |

**Set – 1**

**Questions**

**1. Explain the interrelationship between the Financial System and Economic development.**

**Ans:**The interrelationship between the financial system and economic development is intricate and mutually reinforcing. A well-functioning financial system plays a crucial role in promoting economic development, and in turn, a growing and dynamic economy contributes to the stability and effectiveness of the financial syste

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**2. Give a detailed note on the functioning of RBI and SEBI in the development of financial markets in India.**

**Ans:**The Reserve Bank of India (RBI) and the Securities and Exchange Board of India (SEBI) are two crucial regulatory bodies in India that play pivotal roles in the development and regulation of financial markets. Each institution has specific responsibilities, and their collaborative efforts contribute significantly to the growth and stability of India's financial markets.

**Reserve**

**3. Elaborate the concept of merchant bank. Discuss the role of SEBI in the registration of merchant bankers**

**Ans: Merchant Bank:** A merchant bank, also known as an investment bank, is a financial institution that provides a wide range of financial services to corporations, governments, and high-net-worth individuals. Unlike traditional banks that focus on retail banking services, merchant banks specialize in investment banking activities. The term "merchant" historically referred to

**Set – 2**

**Questions**

**4. Elaborate the concept of Securitization? Explain the types of Securitizations**

**Ans: Securitization:** Securitization is a financial process that involves pooling various types of debt obligations, such as loans or receivables, and converting them into marketable securities. These securities, known as asset-backed securities (ABS), are then sold to investors. Securitization allows financial institutions to convert illiquid assets into tradable securities, thereby

**5. Discuss the effectiveness of credit rating as a financial service. What are the advantages associated with it?**

**Ans: Effectiveness of Credit Rating as a Financial Service:** Credit rating is a financial service provided by credit rating agencies (CRAs) to assess the creditworthiness of individuals, companies, or financial instruments. The primary objective is to provide investors and lenders with an independent evaluation of the risk associated with extending credit or investing in financial instruments. The effectiveness of credit rating as a financial service can be

**6. Discuss the major functions of investment bank. Establish comparison between traditional and investment bank through some examples.**

**Ans: Major Functions of Investment Banks:** Investment banks play a crucial role in the financial markets by providing a range of financial services to corporations, governments, institutional clients, and high-net-worth individuals.

**The major functions of investment banks can be broadly categorized as follows:**

**Underwriting**