I Semester B.Com. Examination, November/December 2017
(F+R) (CBCS) (2014 – 15 and Onwards)
COMMERCE
1.4 : Indian Financial System

Time : 3 Hours
Max. Marks : 70

Instruction: Answers should be written completely in English or Kannada.

SECTION – A

Answer any five sub-questions. Each sub-question carries two marks. (5x2=10)

1. a) What is Financial Institution?
   ಹಣ ವ್ಯವಹಾರದ ತೆಗೆದೆಗಳ ಸ್ಥಳ?

b) What is Primary Market?
   ಮೂಲಸ್ಥ ಜೊತೆಗೆ ಸ್ವಯಂಸ್ವತಾಧಿಕಾರ ಜೊತೆಗೆ?

c) What is Overdraft?
   ಒರ್ದುರಹಿಕೆ  ಅಥವಾ ಹೆಚ್ಚಿನ ವ್ಯವಹಾರ?

d) What is Credit Control?
   ಹೇಗೆ ಹೆಚ್ಚುಪಡೆಯಬೇಕು ಹೆಚ್ಚಿನ ಹೆಚ್ಚುಪಡೆಯಬೇಕು?

e) What is Letter of Credit?
   ಲೆಟರ್ ಓಫ್ ಕ್ರೆಡಿಟ್  ಅಥವಾ ಹೆಚ್ಚಿನ ಲೆಟರ್ ಓಫ್ ಕ್ರೆಡಿಟ್?

f) What is lender of last resort?
   ಹೆಚ್ಚಿನ ಅಥವಾ ಹೆಚ್ಚಿನ ಹೆಚ್ಚಿನ ಅಥವಾ ಹೆಚ್ಚಿನ?

g) Give the meaning of Open Market.
   ಕೊನೆಯಭಾಗದಲ್ಲಿ ಒಡನಂಗಾದ ವಿಷಯ.

P.T.O.
SECTION - B

Answer any three questions. Each question carries six marks. (3x6=18)

2. State the role of financial markets.
   ಪಣಿಸಾಮರ್ಗಗಳು ಮಾಡಲು ಗುರುತಿಸಲಾಗಿರುವ ಪಣೀಕರಣ.

3. Distinguish between Primary Market and Secondary Market.
   ಪ್ರಮುಖ ಪಣಿಸಾಮರ್ಗ ಮತ್ತು ದೂರಾಧ್ಯಮ ಪಣಿಸಾಮರ್ಗಗಳ ವ್ಯವಹಾರ.

4. What are the objectives of EXIM Banks?
   ವಾಣಿಜ್ಯ-ಬಂಡಬಂಧವನ್ನು ಪರಿಸ್ಥಿತಿಯೊಂದಿಗೆ ಲಭ್ಯತೆ ಒಳಗೊಂಡು;

5. What are the indicators of liquidity of a commercial bank?
   ಪರಿಸಾಮೂಹಿಕ ಪಣಿಸಾಮರ್ಗದ ಪರಿವರ್ತನೆಗೆ ಕಲ್ಪನೆಯ;

6. What are the promotional functions of RBI?
   ಹೆದ್ದಾರಿಯ ವ್ಯವಸ್ಥೆ ಪಮೆ ಪಣಿಸಾಮರ್ಗದ ವ್ಯವಹಾರವೆಂಬುದು;

SECTION - C

Answer any three questions. Each question carries fourteen marks. (3x14=42)

   ಪ್ರಮುಖ ಪರಿಸಾಮೂಹಿಕ ಪಣಿಸಾಮರ್ಗ ಮತ್ತು ಪ್ರಮುಖ ಪ್ರಮುಖ ಪಣಿಸಾಮರ್ಗ ವ್ಯವಹಾರ.

8. Define Commercial Bank. Also discuss the functions of a Commercial Bank.
   ಪರಿಸಾಮೂಹಿಕ ಪಣಿಸಾಮರ್ಗದ ವ್ಯವಹಾರ ಮತ್ತು ಪರಿಸಾಮೂಹಿಕ ಪಣಿಸಾಮರ್ಗದ ತಜ್ಜುಂಡ;

9. Explain the functions of Reserve Bank of India.
   ಹೆದ್ದಾರಿಯ ಸಮಯ ಹೆದ್ದಾರಿಯ ಪಣಿಸಾಮರ್ಗ ತಜ್ಜುಂಡ;

10. Explain the Quantitative and Qualitative Credit Control of RBI.
    ಹೆದ್ದಾರಿಯ ಸಮಗೆ ಹೆದ್ದಾರಿಯ ಕಾರ್ಯವು ಪರಿಸ್ಥಿತಿ, ವಿದ್ಯುತ್ ಪಣಿಸಾಮರ್ಗಗಳು ವ್ಯವಹಾರ.

11. Explain in detail the different types of financial services.
    ಪಮೆ ಪಣಿಸಾಮರ್ಗ ವ್ಯವಸ್ಥೆ ಪಣಿಸಾಮರ್ಗವೆಂಬುದು ಪಣಿಸಾಮರ್ಗ ವ್ಯವಹಾರ;


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SECTION – A
Answer any five sub-questions. Each sub-question carries two marks. (5x2=10)

1. a) Give the meaning of financial asset.
   
   b) What are marketable securities? Give any two examples.

   c) Expand NBFC and NABARD.

   d) State any four primary functions of commercial banks.

   e) When is a bank considered as Scheduled Bank?

   f) Mention any two objectives of RBI.

   g) State any two features of financial service.

SECTION – B
Answer any three questions. Each question carries six marks. (3x6=18)

2. Briefly explain any six functions of financial system.

3. Discuss any three distinctions between capital market and money market.

P.T.O.
4. Bring out any three distinctions between Banking Companies and Non-Banking Financial Companies.

5. Explain any three credit control measures of RBI.

6. Give the meaning of liquidity and explain the types of liquidity with reference to a commercial bank.

SECTION – C

Answer any three questions. Each question carries fourteen marks.

7. Give the meaning of financial system and briefly explain its components.

8. What is stock exchange? Discuss the features and advantages of stock exchange.

9. Explain the meaning, features and types of mutual funds.

10. Discuss the meaning and primary functions of commercial banks.

11. Write a note on the following:
   a) factoring
   b) leasing and
   c) venture capital.
Semester B.Com. Examination, November/December 2015  
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(2014 – 15 & Onwards)  
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SECTION – A

Answer any five sub-questions. Each sub question carries two marks. (5×2=10)

1. a) What is Capital Market?
   b) Give the meaning of Financial Institutions.
   c) What is Group Bank?
   d) Expand the following:
      i) LIC
      ii) S.I.D.Cs.
   e) State any two functions of IDBI.
   f) Mention any two objectives of Integrated Rural Development Programme (IRDP).
   g) What is factoring?

SECTION – B

Answer any three questions. Each question carries six marks. (3×6=18)

2. Explain, briefly the features of a developed money market.
3. Write a note on Differential Rate of Interest Scheme (DRI).

P.T.O.
4. State the functions of SEBI.
5. Give the classification of venture capital funds.
6. What are the features of Financial Services?

SECTION – C

Answer any three questions. Each question carries fourteen marks. (3×14=42)
8. What is a mutual fund? Explain the different types of mutual funds.
9. What are the objectives and functions of EXIM Bank?
10. What is Credit Control? Explain the different methods of Selective Credit Control.
11. Explain the changing role of Commercial Banks in Indian Economy.

(5×2=10)

1. a) ‘ನೆಡನ್ನು ಪೀಸಿಲು ತಂಡಾಸು’ ಅಂತರೆಯುತ್ತದೆ?
b) ‘ನೆಡನ್ನು ಪೀಸಿಲು ತಂಡಾಸು’ ಎದುರೆಯ ಯೋಜನೆ.
c) ‘ನೆಡನ್ನು ಪೀಸಿಲು ತಂಡಾಸು’ ಅಂತರೆಯುತ್ತದೆ?
d) ತೆಲವೂ ಪಿಲುವಿರುತ್ತದೆ: i) LIC ii) S.I.D.C.s
  e) ಜಿ.ಇ.ಎ. (IDBI) ಯಾ ಮಾದರಿಯಲ್ಲೆ ಇತರ ವಿಭಾಗಗಳು ಅಂತರೆಯುತ್ತದೆ.
  f) ಜಿ.ಇ.ಎ.ಎ.(IRDP) ಯಾ ಇತರ ವಿಭಾಗಗಳು ಅಂತರೆಯುತ್ತದೆ.
  g) ಕಾರ್ಯಾಲಯದ ಅಂತರೆಯುತ್ತದೆ?
(CBCS) (2014-15 and Onwards) (Fresh)  
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SECTION – A

Answer **any five** sub-questions. **Each** sub-question carries **two** marks.  
(5x2=10)

1. a) What is a money market ?
   
   b) Classify the financial assets with examples.
   
   c) Expand the following :
   
   1) IDBI
   
   2) SIDCs
   
   d) What are the various utility services provided by banks to the public ?
   
   e) Define Non-performing Asset.
   
   f) What is monetary policy ?
   
   g) What is Mutual Fund ?

SECTION – B

Answer **any three** questions. **Each** question carries **six** marks.  
(3x6=18)

2. List out the functions of indigenous banks.

3. State the functions of EXIM Bank.

4. Mention six functions of RBI.

5. Describe the organisational set up of the Reserve Bank of India.

SECTION C

Answer any three questions. Each question carries fourteen marks. (3x14=42)

7. Discuss the role and functions of financial markets.

8. Explain the functions of IDBI.

9. Define Commercial Bank. Also discuss the functions of a Commercial Bank.

10. Describe the quantitative and qualitative credit control weapons available with the RBI.

11. Write short notes on:
   a) Housing and vehicle finance.
   b) Venture capital.
   c) Project finance.
   d) Trade finance.
   e) Capital market.
   f) Discount houses.
   g) Loans to banks.

1. a) What is a cooperative society?
   b) Explain the functions of cooperative societies.
   c) Explain the following:
      1) IDBI
      2) SIDCs
      d) What type of intermediary is IDBI?
      e) What is the role of SIDCs?
      f) What is an apex bank?
      g) What is a primary cooperative society?