



SN – 680

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III Semester B.Com. Examination, November/November 2013  
(Prior to 2012-13) (Repeaters)

COMMERCE

Paper – 3.6 : Indian Financial Systems

Time : 3 Hours

Max. Marks : 90

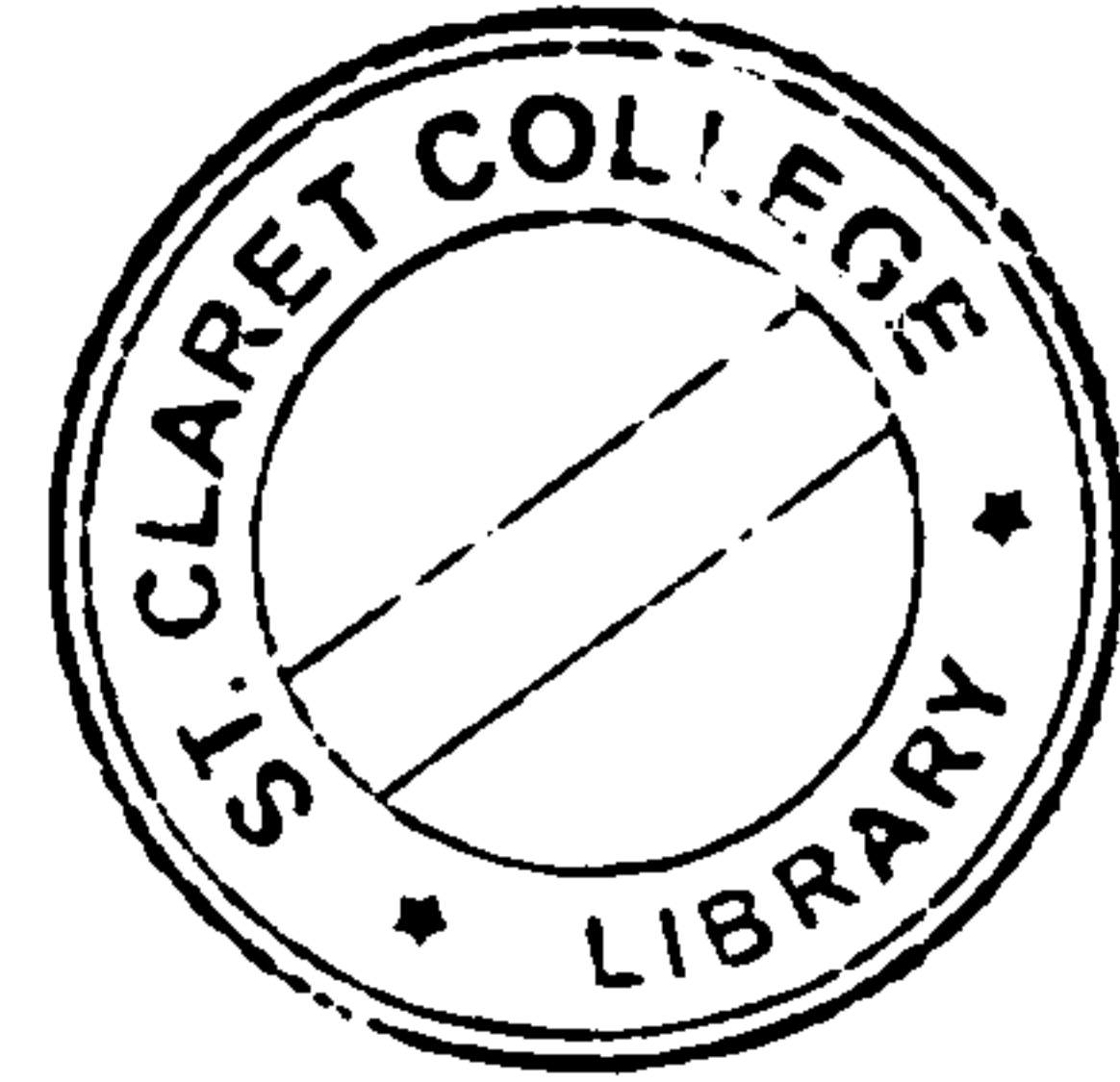
**Instruction:** Answer should be **completely** in **English or Kannada**.

SECTION – A

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

(10×2=20)

1. a) Give the meaning of Financial Intermediaries.
- b) What is primary market ?
- c) Mention the types of deposits in banks.
- d) What is Bank overdraft ?
- e) Give the meaning of mutual funds.
- f) Who are the regulators of Indian Financial System ?
- g) Expand NABARD and RBI.
- h) What is Credit Card ?
- i) What is treasury bill ?
- j) State any two capital market instruments.
- k) What is SEBI ?



SECTION – B

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

(5×5=25)

2. Distinguish between primary market and secondary market.
3. What is the Asset structure of a Commercial Bank ?
4. Briefly explain the bank rate policy.
5. What are the functions of SEBI ?
6. State the functions of EXIM Bank.

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7. Write a note on NABARD.
8. What is Internet banking ? Explain its benefits.
9. What are the functions of LIC ?

## SECTION – C

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

**(3×15=45)**

10. Explain the importance of Liquidity and profitability in Commercial Banking.
11. Explain the functions of RBI.
12. What is Mutual Funds ? Explain the various types of Mutual Funds.
13. What is money market ? What are the main defects of Indian money market ? Suggest remedies.
14. Discuss the advantages and disadvantages of credit card to its members and banks.