Reg. No. :.....

Code No. : 21037 E **Sub. Code : EMCO 41/ EMCR 41/EMPA 41/ EMHO 41/EMBE 41/ EMBF 41/FCCO 41/ FCCR 41/FCPA 41/ FCHO 41/FCBF 41/ FCBE 41**

B.Com. (CBCS) DEGREE EXAMINATION,
APRIL 2026.
Fourth Semester
Commerce / Professional Accounting / Corporate Secretaryship / Honours / Banking and Finance / Banking and E-Commerce / Computer Application — Core
CORPORATE ACCOUNTING — II
(For those who joined in July 2023 only)

Time : Three hours Maximum : 75 marks

PART A — (10 × 1 = 10 marks)
Answer ALL questions.

Choose the correct answer :

1. External Reconstruction involves
   (a) Change in the existing company's structure without liquidation
   (b) Formation of a new company to take over the existing one
   (c) Merger of two companies
   (d) Reduction of liabilities only

2. Shares of Rs. 10 converted into shares of Rs. 100 each is termed as

(a) Consolidation (b) Subdivision

(c) Conversion (d) None of these

3. Which of the following best describes a Non-Performing Asset (NPA)?

(a) Money at call and short notice

(b) An asset that ceases to generate income

(c) Cash balance to date

(d) Cash balance with the RBI

4. Banks are required to transfer a percentage of their profit to the statutory reserve

(a) 5% (b) 25%

(c) 15% (d) 35%

5. General Insurance business was nationalised in the year

(a) 1935 (b) 1950

(c) 1956 (d) 1972

6. Fixed payment at a regular interval made by the insured for a contract of insurance is called

(a) Commission (b) Premium

(c) Bonus (d) Sum Assured

7. The share of the outsiders in the subsidiary company is called

(a) Capital profit (b) Revenue profit

(c) Minority interest (d) None of the above

8. Pre-acquisition profit in the subsidiary company is considered

(a) Revenue profit (b) Capital Profit

(c) Goodwill (d) Capital Reserve

9. _____ gives the list of preferential creditors.

(a) List C (b) List D

(c) List H (d) List G

10. The liquidator's statement of receipt and payment is known as

(a) Cash flow statement

(b) Deficiency a/c

(c) Statement of affairs

(d) Liquidator's final statement of A/c

PART B — (5 × 5 = 25 marks)

Answer ALL the questions by choosing (a) or (b).
Each answer should not exceed 250 words.

11. (a) Marshall Ltd., has a share capital of Rs. 5,00,000 divided into 5,000 shares of Rs. 100 each, fully paid. Show the entries under each of the following conditions.

(i) When Marshall Ltd., resolves to sub-divide the shares into 50,000 shares of Rs. 10 each fully paid.

(ii) When Marshall Ltd., resolves to convert its 5,000 shares of Rs. 100 each into Rs. 5,00,000 worth of stock.

Or

(b) Explain the various methods used to calculate purchase consideration.

12. (a) Prepare profit loss account of Kalyan Bank Ltd., for the year ended 31.03.2024 from the following particulars.

	Rs.
Interest on loans	1,40,000
Interest on Savings accounts	80,000
Interest on cash credits	70,000

	Rs.
Interest on fixed deposits	88,000
Interest on overdrafts	65,000
Amount charged against current accounts	20,000
Rebate on bills discounted	8,500
Establishment expenses	50,000
Discount on bills discounted (net)	22,000
Rent	2,000
Dearness allowance	17,000
Managing director's salary	7,000
Commission, exchange and brokerage	8,000
Contribution to provident fund	4,000

Bad debts to be written off amounted to Rs. 11,000. Provision for taxation may be made @ 55%.

Or

(b) Calculate rebate on bills discounted as on 31.12.2023.

Date of Bill	Period	Rate of Interest	Amount
20.11.2023	2 months	6%	5,000
15.10.2023	4 months	7%	7,000
16.09.2023	6 months	8%	8,000
25.08.2023	5 months	9%	9,000

13. (a) The life fund of Star Life Insurance Company on 31.3.2017 showed a balance of Rs. 29,00,000. However, the following items were not taken into account while preparing the revenue a/c.

Particulars	Amount (Rs.)
(i) Interest and dividends accrued on investment	52,000
(ii) Income tax deducted at source on the above	16,000
(iii) Re-insurance claims recoverable	10,000
(iv) Commission due on re-insurance premium paid	24,000
(v) Bonus utilised in reduction of premiums	7,000

Find the correct fund.

Or

(b) KING Insurance Company shows the following premiums on 31st March 2016.

	Rs.
Direct premium received during the year	10,00,000
Premium outstanding 1.4.2015	1,00,000

	Rs.
Premium outstanding 31.3.2016	2,00,000
Reinsurance premium paid	40,000
Reinsurance premium received	80,000
Bonus in reduction of premium	30,000

Calculate the amount of net premiums to be credited to Revenue Account for the year ending 31st March 2007.

14. (a) The following are the balance sheets of A Ltd. and K Ltd.

Particulars	A Ltd.	K Ltd.
A. Equity and Liabilities		
1. Shareholder's fund		
Share capital (Equity shares of Rs. 10 each)	5,00,000	2,50,000
Reserve & Surplus :		
Profit & Loss A/c	70,000	5,000
General Reserve	30,000	15,000
2. Current Liabilities		
Trade Payables	4,00,000	1,30,000
Total	10,00,000	4,00,000

Particulars	A Ltd.	K Ltd.
B. Assets		
1. Non-current assets :		
Fixed Assets		
Tangible Assets		
Machinery	5,50,000	3,00,000
Non-current investment :		
Investment in 25,000 shares of K Ltd.	3,50,000	—
2. Current Assets	1,00,000	1,00,000
Total	10,00,000	4,00,000

Prepare a consolidated balance sheet if A Ltd. acquired the above-mentioned shares on 31st March 2023.

Or

(b) Balance Sheet of S Ltd. as on 31st March 2010 (Liabilities only).

	Rs.
Share capital 40,000 Equity shares of Rs. 10/- each	4,00,000
Reserves and surpluses	2,50,000
Secured loan	2,50,000
Other Liabilities	1,00,000
	10,00,000

On the above date, H Ltd. acquired 30,000 Equity shares in S Ltd. on the above date for Rs. 7,50,000, fixed assets of S Ltd. was appreciated by Rs. 1,50,000 to find out the cost of control / Goodwill.

15. (a) The liquidator of a company is entitled to a remuneration of 2% on assets realised and 3% on the amount distributed to unsecured creditors. The assets realised Rs. 1,00,000/- including cash balance of Rs. 5,000. Amount available for distribution to unsecured creditors before paying the liquidator remuneration of Rs. 43,100. Calculate liquidator's remuneration.

Or

(b) Who is a Liquidator? What are the functions of Liquidators?

PART C — (5 × 8 = 40 marks)

Answer ALL the questions by choosing (a) or (b).
Each answer should not exceed 600 words.

16. (a) Following is the balance sheet of S Ltd. as on 31.03.2015.

Liabilities	Rs.	Assets	Rs.
Equity share capital			
Share of Rs. 10 each	4,00,000	Land building	3,20,000
Creditors	3,00,000	Plant & Machinery	1,30,000
		Preliminary exp	5,000
		Stock	70,000

Liabilities	Rs.	Assets	Rs.
		Debtors	1,20,000
		Cash at bank	1,000
		Profit and Loss a/c	54,000
	7,00,000		7,00,000

The scheme of reconstruction provided :

(i) The company is to go into liquidation and a new company, SS Ltd., with an authorised capital of Rs. 8,00,000, is to be formed to take over the assets and liabilities.

(ii) Preferential creditors of Rs. 10,000 included in the above balance sheet are to be paid in full.

(iii) Unsecured creditors to received either (A) 50% of their claim in cash or (B) 6% debentures in the new company equivalent to their claim, at par.

(iv) Shareholders in S Ltd., to be allotted one share of Rs. 10 each in the new company, Rs. 5 per share paid up for every existing share held by them.

(v) Reconstruction costs amounting to Rs. 6,000 to be paid by S Ltd., from cash made available by the new company, in addition to other purchase consideration mentioned above.

Half of the unsecured creditors in value opted out for immediate cash payment, for which purpose, necessary cash was made available by the new company, which made a call of Rs. 5 each on the partly paid shares, allotted as aforesaid. The new company valued all the assets (except land and buildings) taken over from S Ltd., at book value.

Prepare the balance sheet of SS Ltd., giving effect to the above transactions.

Or

(b) A Ltd. was absorbed by B Ltd. on 31st December 2018. On that date, their balance sheet was as under :

Liabilities	B Ltd.	A Ltd.	Assets	B Ltd.	A Ltd.
Equity shares of Rs. 10 each	5,00,000	2,00,000	Fixed assets	3,00,000	2,00,000
Reserves and surplus	1,00,000	50,000	Investment	—	20,000
Current liabilities	2,00,000	1,50,000	Current assets	5,00,000	1,80,000
	8,00,000	4,00,000		8,00,000	4,00,000

The condition of absorption is 2 shares of B Ltd. of Rs. 10 each at a premium of Rs. 2.50 per share for every one share held in A Ltd.

Prepare the ledger accounts in the books of A Ltd. and pass journal entries in the books of B Ltd.

17. (a) From the following information relating to X Bank Ltd., prepare Profit and Loss account for the year ended 31st March 2017.

	Rs. (in '000)		Rs. (in '000)
Rent received	1,08,000	Salaries and allowances	3,40,000
Exchange and commission	50,000	Postage	8,500
Interest on fixed deposits	16,50,000	Sundry charges	5,000
Interest on savings Bank account	4,10,000	Director's & Auditors fees	25,000
Interest on overdraft	3,25,000	Printing	11,000
Discount on bills discounted	10,50,000	Law charges	5,000
Interest on current account	2,10,000	Locker Rent	2,100
Interest on cash credits	14,10,000	Transfer fees	4,100
Depreciation on bank property	25,000	Interest on loans	16,10,000

Information :

Provision for bad debts Rs. 2,00,000. Provision for tax Rs. 3,50,000, Balance of Profit bought forward Rs. 5,15,000.

Or

(b) The following are the ledger balances of M Bank Ltd. Prepare the profit and loss account and balance sheet as on 31st March 2014 as per the requirements of the Banking Regulation Act.

	Rs.
Share capital 20,000 shares of Rs. 1,000 each, Rs. 100 each	20,00,000
Reserve fund investments	10,00,000
General expenses	1,82,000
Current accounts	2,02,44,000
Interest paid	1,61,000
Savings bank accounts	29,20,000
Fixed deposits	40,00,000
Profit and loss account, balance brought forward	2,30,000
Discount received	1,80,000
Rebate on bills discounted	64,000
Commission, exchange and brokerage	44,000
Cash	2,27,000
Interest received	5,32,000
Cash with RBI	20,12,000

	Rs.
Owing by foreign correspondents	2,00,000
Short loans	64,82,000
Loans and advances to customers	1,55,85,000
Investments	92,83,000
Bills discounted	62,28,000
Premises	22,18,000

Note :

(i) Provision for bad and doubtful debts required Rs. 1,29,000.

(ii) The bank had bills for collection for its constituents of Rs. 5,00,000 and acceptances, endorsements and guarantees of Rs. 16,00,000.

(iii) The profit and loss account balance is the balance left on that account after the payment of the interim dividend amounting to Rs. 2,00,000.

18. (a) Preparation of the following figures extracted from the book of East India Assurance Company Ltd., prepare the revenue account for the year ending 31st March 2018.

	Rs.
Life assurance fund on 1st April 2017	12,56,000
Premium	7,03,600
Reinsurance premium	33,500
Consideration for annuities Granted	87,330
Interest and dividend	2,89,600
Income tax on dividends	35,190
Assignment and other fees	490
Miscellaneous Receipts	6,540
Claims by death	3,04,980
Claims by maturity	68,670
Surrenders	67,550
Reduction of premiums by a bonus	612

	Rs.
Annuities	21,640
Commission	30,230
Expenses of management	40,039
Income tax	5,750
Dividends	21,140
Bad debts	20
Loss on investments	740
Amount written-off investment	83,920

Or

(b) Explain the following terms relating to insurance business :

(i) Reinsurance

(ii) Premium

(iii) Commission on reinsurance ceded

(iv) Reserve for unexpired risk.

19. (a) The following are the Balances sheets of Subha Ltd. and Maha Ltd. as on March 31, 2018.

Balance Sheet

	Subha Ltd. Rs.	Maha Ltd. Rs.		Subha Ltd. Rs.	Maha Ltd. Rs.
Share capital :			Fixed Assets	1,95,000	70,000
Shares of Rs. 10	2,00,000	50,000	Investments :		
General Reserve	50,000	20,000	Shares in M Ltd.	60,000	—
P & L Account balance (1.4.17)	30,000	7,500	Debtors	35,000	25,000
Profit for the year 2017-18	50,000	20,000	Other current assets	60,000	12,500
Creditors	20,000	10,000			
	3,50,000	1,07,500		3,50,000	1,07,500

Notes :

(i) Subha Ltd. purchased on October 1, 2017, 4,000 shares in Maha Ltd. at Rs. 15 each.

(ii) Stock in Maha Ltd. includes Rs. 7,500 worth of goods purchased from Subha Ltd. which company sells goods at 25% above cost.

(iii) Creditors of Maha Ltd. include Rs. 5,000 worth due to Subha Ltd.

Prepare a consolidated Balance Sheet as on March 31, 2018.

Or

(b) Explain the following terms :

(i) Holding company

(ii) Subsidiary company

(iii) Cost of control

(iv) Minority interest.

20. (a) The following particulars related to a Limited company which has gone into voluntary liquidation. Prepare liquidator's final statement of account, allowing for his remuneration @ 3% on the amount realised and 2.5% on the amount distributed to unsecured creditors other than preferential creditors.

	Rs.
Preferential creditors	18,000
Unsecured creditors	44,800

	Rs.
Debentures	15,000
The assets realised are as follows :	
Land and building	35,000
Plant	23,450
Furniture	5,730
Liquidation expenses	890

Or

(b) Define the term company liquidation and describe the various methods through which a company may be wound up.

(7 pages) Reg. No. : _____

Code No. : 21069 E **Sub. Code : ESCO 41/ ESCR 41/ESPA 41/ ESHO 41/ESBF 41/ ESBE 41/FSCO 41/ FSCR 41/FSPA 41/ FSHO 41/FSBF 41/ FSBE 41**

B.Com (CBCS) DEGREE EXAMINATION, APRIL 2026.

Fourth Semester

Commerce/Corporate Secretaryship/ Professional Accounting /Honours/ Banking and Finance /Banking and E-Commerce

Skill Enhancement Course - FUNDAMENTALS OF FIN TECH

(For those who joined in July 2023 onwards)

Time : Three hours Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer :

1 What does "FinTech" stand for?

(a) Financial Technology

(b) Financial Techniques

(c) Financial Transactions

(d) Financial Training

2 Which of the following is a key characteristic of FinTech?

(a) Traditional banking methods

(b) Use of technology to improve financial services

(c) High fees for transactions

(d) Limited access to financial services

3 Machine Learning in FinTech is primarily used for:

(a) Predicting stock prices and consumer behaviour

(b) Creating physical bank branches

(c) Reducing the number of transactions

(d) Increasing cash transactions

4 Robotic Process Automation (RPA) is best described as:

(a) A method for manual data processing

(b) The use of software robots to automate repetitive tasks

(c) A type of financial analysis

(d) A new form of currency

5 Which of the following is a key feature of cryptocurrencies?

(a) Centralized control

(b) Decentralization

(c) Physical form

(d) Government backing

6 What is one of the primary benefits of using cryptocurrencies?

(a) High transaction fees

(b) Anonymity and privacy

(c) Limited accessibility

(d) Slow transaction speeds

7 What is blockchain technology primarily known for?

(a) Centralized data storage

(b) Decentralized and distributed ledger

(c) High transaction fees

(d) Manual record-keeping

8 Which of the following best describes a "block" in a blockchain?

(a) A single transaction

(b) A collection of transactions grouped together

(c) A type of cryptocurrency

(d) A digital wallet

9 In the real estate sector, FinTech innovations primarily facilitate:

(a) Manual property listings

(b) Streamlined property transactions and financing

(c) Increased paperwork

(d) Traditional mortgage processes

10 Which of the following is a primary effect of FinTech on payment innovations?

(a) Increased reliance on cash transactions

(b) Enhanced speed and efficiency of transactions

(c) Decreased access to financial services

(d) Higher transaction fees

PART B — (5 × 5 = 25 marks)

Answer ALL questions, choosing either (a) or (b).
Each answer should not exceed 250 words.

11. (a) How has the COVID-19 pandemic influenced the growth of FinTech services?

Or

(b) Briefly examine some recent developments in the FinTech sector globally.

12. (a) How does machine learning enhance financial decision-making in FinTech?

Or

(b) Discuss the impact of mobile money on remittances in developing countries.

13. (a) What are the main features of crypto currencies that differentiate them from traditional currencies?

Or

(b) Identify the legal and regulatory implications of cryptocurrencies in India.

14. (a) What are the key components of block chain technology?

Or

(b) Discuss the importance of consensus mechanisms in blockchain technology.

15. (a) Elucidate how FinTech has transformed payment innovations in various sectors.

Or

(b) How do FinTech solutions promote financial literacy among consumers?

PART C — (5 × 8 = 40 marks)

Answer ALL questions, choosing either (a) or (b).
Each answer should not exceed 600 words.

16. (a) Evaluate the drawbacks of FinTech, including security concerns and regulatory challenges.

Or

(b) Explore the challenges of regulatory compliance faced by FinTech companies.

17. (a) Explore the challenges and opportunities presented by the digital financial services (DFS) ecosystem.

Or

(b) Discuss the impact of AI and machine learning on the FinTech industry.

18. (a) Discuss how has the regulatory landscape evolved, and what are the potential future developments.

Or

(b) Investigate the role of blockchain technology in enhancing the security and transparency of cryptocurrency transactions.

19. (a) Evaluate the impact of block chain on financial inclusion.

Or

(b) Discuss the applications of blockchain technology in the Indian banking sector.

20. (a) Discuss the effects of FinTech on the insurance industry, focusing on customer engagement and claims processing.

Or

(b) Explore the key FinTech trends that are emerging globally.

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(7 pages) Reg. No. : _____

Code No. : 21038 E Sub. Code : EMCO 42/ EMBE 42/FCCO 42/ FCBE 42

B.Com. (CBCS) DEGREE EXAMINATION, APRIL 2026

Fourth Semester

Commerce/Banking and E-Commerce – Core

PRINCIPLES OF MARKETING

(For those who joined in July 2023 onwards)

Time : Three hours Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer :

1. Why is marketing important for businesses?
   (a) It reduces production costs
   (b) It creates customer demand and loyalty
   (c) It eliminates competition
   (d) It focuses solely on product development

2. What is a key benefit of niche marketing?
   (a) Increased competition
   (b) Broader audience
   (c) Less competition
   (d) Higher production costs

3. During the "post-purchase evaluation" stage, consumers assess
   (a) The effectiveness of advertising
   (b) The quality of the product in comparison to their expectations
   (c) The pricing strategies of competitors
   (d) The distribution channels used

4. Freud's theory of motivation is based on
   (a) Product pricing
   (b) Conscious and unconscious human desires
   (c) Customer feedback
   (d) Social media behavior

5. Newsletters, catalogues, and invitations to organisation-sponsored events are most closely Associated with the marketing mix activity of
   (a) Pricing
   (b) Distribution
   (c) Product development
   (d) Promotion

6. Which of the following is not the strategy of product mix?
   (a) Expansion of Product mix
   (b) Contraction of Product Mix
   (c) Alteration of existing products
   (d) Pricing the product

7. Which of the following is a correct feature of personal selling?
   (a) One to one contact
   (b) Indirect communication
   (c) Planning
   (d) Quick Sales

8. A _____ represents a chain of business or intermediaries through which the final buyer purchases a good or service.
   (a) Place
   (b) Production
   (c) Distribution channel
   (d) Price

9. M-marketing refers to
   (a) Marketing through mobile devices
   (b) Marketing through mass media
   (c) Marketing through mail
   (d) Marketing through meetings

10. A challenge in global marketing is
    (a) Uniform consumer preferences
    (b) Cultural adaptation
    (c) Reduced competition
    (d) Lower regulatory scrutiny

PART B — (5 × 5 = 25 marks)

Answer ALL questions, choosing either (a) or (b)

Each answer should not exceed 250 words

11. (a) Explain the importance of positioning in marketing.

Or

(b) What are criteria for Market Segmentation?

12. (a) Mention the various methods of the buying decision process.

Or

(b) Explain the importance of brand repositioning in competitive markets.

13. (a) What are the stages of the product life cycle?

Or

(b) What are the stages involved in new product development?

14. (a) Difference between sales promotion and personal selling.

Or

(b) Explain the factors determining the choice of suitable channels of distribution.

15. (a) What are the recent trends in marketing?

Or

(b) What are the main components of the global marketing environment?

PART C — (5 × 8 = 40 marks)

Answer ALL questions, choosing either (a) or (b).

Each answer should not exceed 600 words

16. (a) Briefly explain the classification of the market.

Or

(b) Analyze the challenges and risks associated with niche marketing.

17. (a) Explain Freud's theory of motivation and its relevance to consumer behavior.

Or

(b) Identify and explain the different types of consumer motives that drive purchasing behavior.

18. (a) Explain the components of the marketing mix (4Ps) in detail with examples.

Or

(b) Discuss the different types of pricing strategies used in marketing with suitable examples.

19. (a) Describe the role of promotion in creating brand awareness and consumer loyalty.

Or

(b) What is personal selling? Explain the qualities and skills required for an effective personal seller.

20. (a) Explain the importance of competitive analysis in marketing and describe Porter's Five Forces Model.

Or

(b) Distinguish between E-marketing, M-marketing and E-tailing with suitable examples.

(7 pages) Reg. No. : _____

Code No. : 21055 E **Sub. Code : EECO 41/ FECO 4 A**

B.Com. (CBCS) DEGREE EXAMINATION, APRIL 2026.

Fourth Semester

Commerce

Elective – FINANCIAL SERVICES

(For those who joined in July 2023 onwards)

Time : Three hours Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer :

1. Capital markets are primarily used for:
   (a) Short-term borrowing
   (b) Long-term investment
   (c) Currency exchange
   (d) Commodity trading

2. A recent reform in India's financial sector is:
   (a) Banning foreign investments
   (b) Reducing digital transactions
   (c) Abolishing stock exchanges
   (d) Introducing the Insolvency and Bankruptcy Code (IBC)

3. Merchant bankers play a crucial role in:
   (a) Issuing government bonds
   (b) Providing microfinance
   (c) Managing public issues and IPOs
   (d) Selling insurance policies

4. The financial services sector in India has grown rapidly due to;
   (a) Increased globalization and economic reforms
   (b) Decreased investment in technology
   (c) Diminished regulatory frameworks
   (d) Reduction of services provided to consumers

5. The growth of venture capital in India has been largely driven by:
   (a) Increased government subsidies
   (b) A rise in entrepreneurial activities and innovation
   (c) The decline of traditional banking
   (d) A decrease in foreign investments

6. In a financial lease, the lessee typically:
   (a) Has no responsibility for maintenance
   (b) Pays only for the depreciation of the asset
   (c) Can return the asset at any time without penalty
   (d) Assumes most of the risks and rewards of ownership

7. The company that buys receivables in a factoring arrangement is called:
   (a) Lessee (b) Lender
   (c) Factor (d) Debtor

8. Forfeiting is primarily used in which context?
   (a) Local trade financing
   (b) Personal loans
   (c) International trade financing of receivables
   (d) Corporate restructuring

9. The primary objective of mutual funds is to :
   (a) Maximize tax evasion
   (b) Limit investment options
   (c) Offer fixed returns
   (d) Provide investors with a diversified portfolio

10. What is a demat account primarily used for?
    (a) Storing physical cash
    (b) Holding shares and securities in an electronic format
    (c) Tracking loan repayments
    (d) Making deposits in fixed accounts

PART B — (5 × 5 = 25 marks)

Answer ALL questions, choosing either (a) or (b).

Each answer should not exceed 250 words.

11. (a) What is the difference between primary and secondary markets?

Or

(b) What are the primary functions of stock exchanges?

12. (a) Describe the importance of financial services.

Or

(b) State two functions of a merchant banker.

13. (a) Mention the various types of leases.

Or

(b) Why is venture capital important for startups?

14. (a) What is forfeiting, and how does it differ from factoring?

Or

(b) What is a credit rating, and why is it important for investors?

15. (a) How does a demat account help an investor? Explain its benefits.

Or

(b) Explain the difference between open-ended and closed-ended mutual funds.

PART C — (5 × 8 = 40 marks)

Answer ALL questions, choosing either (a) or (b).

Each answer should not exceed 600 words.

16. (a) Discuss the structure of the financial system and how it facilitates economic activities.

Or

(b) Analyze the role of capital markets in economic development and corporate financing.

17. (a) Discuss the scope of financial services in the modern economy.

Or

(b) Explain the role of merchant bankers in issue management in detail.

18. (a) Assess the role of venture capital in fostering innovation and entrepreneurship.

Or

(b) How can a firm decide whether to lease or borrow? Discuss the major factors involved.

19. (a) Discuss the role of CRISIL and CARE in credit rating in India.

Or

(b) Explain the advantages and limitations of factoring as a financial service.

20. (a) Define mutual funds. Explain their objectives and significance to investors.

Or

(b) Compare NSDL and CDSL in terms of structure, services and operations.

———————