

**BRAINWARE UNIVERSITY**

Course – M.Com.

**Retail Banking (MCM305B)**

(Semester – 3)

**Time Allotted : 3 hours****Full Marks : 70**

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

**Group-A**  
**(Multiple Choice Type Questions)****1. Choose the correct answer from the given alternatives of the following:****10x1=10**

i) The base rate for lending of banks are impacted by changing

- (a) CRR
- (b) SLR
- (c) Repo rate and Bank rate
- (d) Guidelines u/s 35A of Banking Regulations Act.

ii) The clearing house facilities for payment and delivery of securities is provided by:

- a) SEBI
- (b) Stock Exchange
- (c) Reserve Bank of India
- (d) None of the above

iii) Providing RTGS facilities to a large corporate is part of which of the following types of services under wholesale banking

- (a) Fund based services
- (b) Non-fund based services
- (c) Internet banking services
- (d) None of the above

iv) A primary co-operative bank with demand and time liabilities of ..... And above and licensed by RBI, is treated as Financial institution, for including in 2nd Schedule of RBI Act, as Urban Co-operative Bank,

- (a) Rs. 1000 crore
- (b) Rs. 750 crore
- (c) Rs. 500 crore
- (d) Rs. 250 crore

v) Which of the following is the role of the Mutual Funds?

- (a) To promote unit based schemes to inculcate savings habit
- (b) Pooling of investors' money for investment in capital market and other securities
- (c) Manage the funds of high net worth individuals
- (d) All the above.

vi) Global depository receipts are traded on:

- (a) US stock exchange
- (b) European Stock Exchange
- (c) International Stock Exchange
- (d) Indian Stock Exchange

vii) Which of the following is not a characteristic of a equity share

- (a) It is called ordinary share also
- (b) It represents complete ownership of the company
- (c) The holder undertakes entrepreneurial risk associated with a business venture
- (d) It provides voting right to the holder

viii) Which of the following is not a characteristic of a bonus share/ bonus issue

- (a) It is called capitalization of reserves
- (b) These are issued to shareholders without charging price
- (c) These are issued out of accumulated reserves of a company
- (d) These cannot be issued out of share premium reserve

ix) Supervision over the depositories and stock exchanges is the role of

- (a) RBI
- (b) IRDA
- (c) SEBI
- (d) PFRDA

x) As per the regulatory requirements specified by SEBI, the debt securities (which one is correct):

- (a) Must be listed on a stock exchange if issued by way of public issue
- (b) The debt securities must carry credit rating from any credit rating agency
- (c) Unlisted companies cannot get their debt securities listed on a stock exchange
- (d) Privately placed debt securities issued by a public company cannot be listed on a stock exchange

### **Group - B**

#### **(Short Answer Type Question)**

**Answer any three from the followings**

**3x5=15**

2. What are the Purpose, Objective and Functions of SEBI?

3. Write short notes on any two of the following

(a) NBFC, (b) PDs, (c) FIs, (d) Co-operative Banks

4. What is 'SECONDARY MARKET'? What are the differences between 'PRIMARY MARKET' and 'SECONDARY MARKET'?

5. How a Mutual fund is managed? What are the different types of mutual fund schemes? Define Net Asset Value with an example

6. Define 'Factoring'. What is the purpose of 'Factoring'?

### **Group - C**

#### **(Long Answer Type Question)**

**Answer any three from the followings**

**3x15=45**

7. Define 'Factoring'. What is the purpose of 'Factoring' and what are the different types of 'factoring'. Describe functioning of 'factoring'. What are the advantages of 'Forfeiting'?

8. What is 'Stock Exchange'? What are the functions of 'Stock Exchange'? What are the advantages of stock Exchange for (a) Investors, (b) Company, (c) society as a whole? What are the limitations of Stock Exchange?
9. What do you understand by Monetary Authority and Monetary Policy? What are direct instruments used by the Reserve Bank of India in the formulation and implementation of Monetary Policy?
10. What are the Purpose, Objectives and Functions of SEBI?
11. What is 'Forfeiting'? Describe functioning of 'Forfeiting'. What are the advantages of 'Forfeiting'?