



- 5 GIC deals in Marine Insurance policies
- 6 Increases in debt are directly related to increase in risk, especially bankruptcy risk.
- 7 Trust banks are licensed to carry out both banking and trust activities.
- 8 Yankee bonds are bonds of Japan issued in US.
- 9 SEC is a non-profit, co-operative financial institution owned and run by its members.
- 10 Management and Shareholders also conflicts over the company's capital structure.

Q.2] A) What are the functions of financial systems? (8)

B) What are the various fee based financial services? (7)

OR

A) What is microfinance? What are the advantages of microfinance? (8)

B) Explain the various models of microfinance? (7)

Q.3] A) Explain the various department of Ministry of Finance. (8)

B) Explain the powers and functions of SEBI? (7)

OR

A) What are the services offered by the merchant bankers? (8)

B) Explain the functions of the Reserve Bank of India. (7)

Q.4] A) Explain the instruments of money market? (8)

B) How are mutual funds classified? (7)

OR

A) What are the functions of capital market? (8)

B) Distinguish between Capital Market and Money Market. (7)

Q.5] A) What is financial system design? What are the types of financial system design? (8)

B) Explain the agency conflict and stockholder conflict. (7)

OR

Q.5] Write a short note on: (Any Three) (15)

1) German Financial System Model

2) Self Help Group

3) Principles of Insurance

4) ADR

5) NABARD