

19.07.23  
(1+1+1) System.

Y(III) - Indian Financial  
System-H-3.3HA(A-33-A)

2023

INDIAN FINANCIAL SYSTEM — HONOURS

Paper : 3.3HA

(A-33-A)

(Accounting and Finance Group)

Full Marks : 100

*The figures in the margin indicate full marks.*

*Candidates are required to give their answers in their own words  
as far as practicable.*

Group - A

1. What is financial system? State its objectives. 2+3  
*Or,*  
Briefly discuss the components of a financial system. 5
2. Discuss the functions of IFCI. 5  
*Or,*  
Mention the objectives of EXIM Bank. 5
3. Explain the importance of SFCs in promoting small business in India. 5
4. Distinguish between organised and unorganised financial markets. 5  
*Or,*  
Briefly discuss the functions of financial markets. 5
5. Explain the concept of 'Credit Rating'. 5  
*Or,*  
Discuss the functions of merchant banks in India. 5
6. Explain the limitations of credit rating. 5

Group - B

7. (a) Discuss the objectives of General Insurance Corporation of India (GIC).  
(b) Explain the functions of Life Insurance Corporation of India (LIC). 5+5

Please Turn Over

8. (a) Distinguish between gross interest rate and net interest rate.  
(b) Examine the relationship between interest rate and economic progress. 5+5

*Or,*

Explain the causes of differences in interest rate. 10

9. (a) Distinguish between organised and unorganised money market.  
(b) Write a brief note on 'Certificate of Deposit'. 5+5

*Or,*

- (a) Discuss the different types of Treasury Bills in India.  
(b) Highlight the shortcomings of Indian money market. 6+4

10. (a) What do you mean by 'Investors' Protection'?  
(b) Explain the role of SEBI in Investors' Protection. 2+8

**Group - C**

11. (a) Give an overview of commercial banking system in India.  
(b) Discuss the importance and functions of commercial banks. 5+10

*Or,*

- (a) Explain the concept of 'money multiplier'.  
(b) Discuss the functions of Reserve Bank of India. 5+10

12. (a) Discuss the functions of capital market in India.  
(b) Explain the book building method in new issue market. 6+9

*Or,*

- (a) Explain the relationship between new issue market and secondary market.  
(b) Give an overview of recent changes in Indian capital market. 7+8
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