

**Vidya Vikas Mandal's**  
**Shree Damodar College of Commerce & Economics, Margao-Goa**  
**S.Y.BCOM, Semester IV, *Supplementary* Examination *May/June* 2016**  
**INTRODUCTION TO FINANCIAL SERVICES**

Max. Marks :80

Time:2hrs.

***Instructions:***

- *All questions are compulsory*
- *Start each question on a fresh page*
- *Figures to right indicate full marks*

**1 Write short notes on any four of the following: (4x4) =16**

1. Explain the term financial services.
2. What is a depository?
3. Write a note on CDSL.
4. What is a beneficiary account?
5. State the important scope of Depository Participant Regulation Act of 1996.
6. Explain the term freezing of account.

**2. Write short notes on any four of the following: (4x4) =16**

1. Explain the term Closure of account.
2. What is Financial Planning?
3. Explain the process of nomination.
4. Outline the importance of credit rating.
5. Write a note on Intermediary account.
6. Write a note on SMERA.

3a. Highlight the importance of Depository Participants. (12)

**OR**

3b. Discuss the classification of Financial Services in India. (12)

4a. Explain the process of Dematerialisation of shares. (12)

**OR**

4b. Explain the procedure for transmission of dematerialized securities and change in Bank details and address. (12)

5a. Discuss the role of Financial Advisor. (12)

**OR**

5b. Explain the Parameters for recommending Investment strategy. (12)

6a. Explain any two important credit rating agencies in India. (12)

**OR**

6b. What is securitization of Debt? Describe the benefits of securitization. (12)

-----BEST OF LUCK-----