

(Unit- 1)

Introduction to Financial System

1. What is a financial system?
2. Name the constituents of a financial system.
3. Expand RRBs. Explain their functions.
4. What does unorganised banking sector consists of?
5. Explain main functions of a financial market.
6. Write two main differences between a money market and a capital market.
7. Distinguish between primary securities and secondary securities.
8. What do you understand by financial intermediaries?
9. What is flow of funds matrix?
10. What do you understand by 'financial system'? Discuss various components of a developed financial system.
11. "Financial markets and financial institutions play an important role in financial system". Do you agree? Explain.
12. Discuss the types of financial markets. How the two markets are interrelated
13. Discuss the role and functions of financial markets.
14. What role do financial institutions play as a financial intermediary in financial market? Discuss.
15. Discuss the developments that have taken place in Indian financial system since independence.
16. Distinguish between the capital market and the money market. Also discuss the role of financial market in the economy of a country.
17. "A well developed financial system contributes significantly in the economic development." Explain.

Money Market

1. Define money market.
2. What are the components of money market ?
3. Give any two features Of call money market.
4. What do you mean by acceptance market ?
5. State any three functions of money market.
6. Write a short note on money market instruments.
7. State any three defects of the Indian money market.
8. What is money market ? What are its constituents ?

9. What functions does money market perform ? Discuss the features of Indian money market.
10. Discuss briefly the various types of instruments that are dealt in money market.
11. Discuss the recent developments that have taken place in Indian money market.
12. Discuss the characteristics and problems of Indian money market.
13. Write short notes on :
 - (a) Commercial Paper
 - (b) Certificate of Deposits
 - (c) Treasury Bills
 - (d) Repo

Capital Market

1. What is capital Market?
2. What are main components of capital market?
3. Distinguish between an equity and a preference share.
4. What is zero interest coupon bond?
5. Differentiate between equity share and preference share
6. What are the Images of issuing equity shares over preference shares?
7. What is capital Market Discuss its objectives and importance
8. What are the functions of Capital Market? Outline the structure of the Indian capital market
9. What do you understand by capital market? Describe the components of capital market
10. Discuss in brief various capital market instruments

(Unit- 2)

Financial Institutions: Commercial Banks

1. What is the role of financial institutions in economic development?
2. Define a commercial bank.
3. Name the two 'acid test' functions of a commercial bank.
4. What are the various utility services provided by banks to the public?
5. Define a Commercial Bank Also discuss the functions of a Commercial Bank in
6. Define a bank. Discuss various functions of a commercial bank.
7. Discuss the role and functions of commercial banks in project finance and working capital finance.

Non-Banking Financial Institutions (DFIs and NBFCs)

1. What is the role of financial institutions in economic development ?
2. Name any four all India development banks.
3. What are the functions of IFCI ?
4. Write any four functions of IDBI.
5. Write a short note on ICICI.
6. What are the functions of SIDBI ?
7. What are the objectives of state level development banks ?
8. What do you mean by financial institutions ? Why are they needed ?
9. Discuss the role of financial institutions in the economic development of a country.
10. What was the need of setting up Industrial Development Bank of India ? How has it been successful in achieving its objectives ?
11. Write a detailed account of the operation of IFCI.
12. Discuss the organisation, financial resources and working of ICICI.
13. Discuss the role of financial institutions in accelerating the industrial growth in India.
14. Write a detailed note on the operations of IDBI.
15. Write short notes on the following :
 - (a) IRBI
 - (b) SIDBI
 - (c) IDFC

Mutual Fund

1. What do you mean by mutual fund?
2. What is an open ended fund ?
- 3 What do you understand by balanced fund ?
- 4 What is MMMF ?
- 5 Give any three advantages of mutual funds.
6. Write any two problems of mutual funds in India.
7. 'Mutual Funds are misusing poor Investor funds for their vested interests" To what extent do you agree with this statement ?
8. What is the need of setting up mutual funds ? Have they been successful in mopping up savings ?
9. Discuss the typo of mutual funds prevalent in India
10. What do you mean by 'Mutual Fund' ? What are the problems of mutual funds in India ?
11. "Investing in securities through mutual funds is a better choice than direct investment Examine the statement
12. What is the concept of mutual funds ? Discuss its disadvantages

UNIT-3

Overview of Financial Services

1. What do you mean by financial services ?
2. Give any three features of financial services.
3. Write a few lines on the importance of financial services.
4. What are the kinds of financial services ?
5. What is the contribution of financial services in promoting industry?
6. Name any two fee based advisory services.
7. Name some important asset based financial services.
8. "What do you understand by the term 'Financial Services'? Explain the characteristics of such services.
9. Who are the suppliers of financial services? List and explain in detail.
10. Define 'Financial Services'. What are various kinds of financial services provided by banks and financial institutions?
11. What is the role played by Merchant Bankers in providing of fee based advisory services?
12. Distinguish between fund based and fee based financial services. Discuss fund based or asset based services in detail.
13. What do you mean by Financial Services? Write a brief note on the importance of financial services.

Merchant Banking

1. What do you understand by merchant banking ?
2. Distinguish between commercial and merchant banking.
3. What are the functions of merchant banks ?
4. Write a note on the role of merchant banker.
5. Compare a development bank with a merchant bank.
6. Discuss in detail the nature and functions of merchant banker.
7. What do you mean by merchant banking ? Examine the role of a merchant banker in the corporate enterprises.
8. Write a detailed note on merchant banking in India.
9. What has been the policy of the Government towards merchant banking in India Give various categories of merchant bankers as per the classification made by SEBI.
10. Discuss in brief some important recent development in the merchant banking establishments in India.
11. Write in brief some of the important pre-issue and post-issue obligations of Merchant Bankers.

Underwriting

1. What do you understand by the term 'underwriting'. What are the various forms of underwriting.
2. 'Underwriting provides protection to the issuing company against the failure of an Issue of capital to the public.' Critically examine the statement.
3. What role do underwriters play in corporate finance ?
4. Explain briefly SEBI (Underwriters) Rules and Regulations

Leasing and Hire Purchase

1. Define leasing.
2. What is an operating lease ?
3. What is meant by financial lease ?
4. Give any two advantages of leasing to the lessee.
5. Give any two limitations of leasing.
6. What do you understand by hire purchase ?
7. Compare operating lease with financial lease.
8. What is direct leasing ?
9. Write a very short note on leasing versus hire purchase.
10. Distinguish between leasing and hire purchase.
11. What is sale and leaseback.
12. What do you understand by leasing ? State its advantages and limitations
13. Discuss the various kinds of leasing
14. 'Leasing is beneficial to both, the lessee as well as the lessor' Examine.
15. What do you understand by Hire Purchase ? Is there any difference between leasing and hire purchase ?
16. Leasing finance has proved its unique adaptability to various financial problems Its use is being rapidly extended both to new industries as also to new applications Discuss its merits as a source of finance.

Consumer and Housing Finance

1. What do you mean by personal loan ?
2. What is meant by home loan ?
3. Write short note on :
 - (a) Consumer loans
 - (b) Car loans
 - (c) Educational loans
4. Write a brief note on HUDCO.
5. Write a few lines on refinance for housing finance companies.
6. Write a short note on NHB.
7. What is the procedure followed by banks and non-banking companies while advancing credit/finance ?
8. Explain briefly the various terms and conditions imposed by banks and NBFCs while providing finance to the consumers.
9. Distinguish between fixed and flat rate of calculating interest. Which one is a better option while raising finance for the construction of a house ?
10. Enlist and explain various purposes for which finance is raised by consumers. Also explain the types of loans advanced for the same.
11. "Declining rates of interests have made housing finance affordable". Do you agree with the statement ? Comment.
12. Examine various consumer finance practices followed in India by banks and other financial institutions.

Venture Capital

1. What is the concept of venture capital fund ?
2. Write any three features of venture capital.
3. Write a note on venture capital in India.
4. What are the three types of venture capital funds ?
5. What do you understand by the term 'Venture Capital' ? What are the areas where Venture Capitalists would like to undertake investments ?
6. Analyse the factors which the entrepreneur should take into account while selecting the Venture Capitalists.

7. What is the role played by Specialised Financial Institutions in financing venture capital projects ? Discuss various VCFs promoted by these institutions.

8. Define the term 'Venture Capital' What are the types of VCs ? What are the modes of financing adopted by VCs to finance the highly risky projects ?

Factoring Services

1. Define factoring.
2. What is the concept of factoring ?
3. What are the types of factoring ?
4. Why factoring ?
5. What is the mechanism of factoring ?
6. Give any two limitations of factoring.
7. What is a letter of credit ?
8. Define the term 'Factoring'. What are the different types of factoring arrangement? Explain in detail.
9. What are the functions performed by a factor. ? Also state the benefits of factoring to different parties.
10. Differentiate between Factoring and Bill Discounting.
11. Distinguish between Factoring and Factoring. Also discuss the problem areas in factoring and forfeiting.
12. State the mechanism involved in a factoring transaction. What steps are taken by the buyer, the seller and the factor to complete a factoring transaction?

Credit Rating

1. What is the need of rating a security ?
2. What do rating symbols assigned to a security indicate ?
3. List the instruments for which rating is carried out by a credit rating agency.
4. What are the parameters of rating a bank ?
5. Expand CAMELS.
6. What do you understand by credit rating ? What are the advantages and disadvantages of credit rating ?
7. Explain the credit rating process and methodology adopted by various credit rating agencies in India to rate various securities.

8. What are the factors affecting the rating to be assigned by the credit rating agencies?
9. Write a detailed note on the importance of credit rating and discuss its nature.

(Unit- 4)

Indian Equity Market

1. What do you mean by new issue market ?
2. What are the functions of a primary market ?
3. Name various primary market instrument.
4. Who are the major intermediaries in the primary market ?
5. What do you mean by secondary market ?
6. What is the difference between primary and secondary market ?
7. Define stock exchange.
8. What are the characteristics of a stock exchange ?
9. What do you understand by new issues market' ? Examine in brief the growth of new issues market in India.
10. Write in brief about major primary market intermediaries that help in the process of issue of new securities.
11. What do you mean by a Stock Exchange ? Give its characteristics
12. Discuss various functions of a stock exchange.
13. Discuss in detail the organisation, growth and weaknesses of stock exchanges in India.
14. Explain in brief the various functionaries operating in stock exchanges in India.

Debt Market

1. What do you mean by debt market?
2. Give any four features of the government securities market?
3. What do you understand by wholesale debt market?
4. Name the participants in the retail debt market.
5. What are the advantages of debt market?
6. What do you understand by the debt market? Discuss its main features.
7. Name and explain the instruments that are traded in debt market in India?

8. Explain in detail the primary and secondary segment of the debt market.
9. What is Government Securities Market? Explain its various features
10. Who are the participants in debt market? What role do they play in debt market?