

THIRD SEMESTER B.Sc. DEGREE EXAMINATION, NOVEMBER 2022**(Regular/Improvement/Supplementary)****ECONOMICS & MATHEMATICS****GDEC3B04T: FINANCIAL ECONOMICS****Time: 2 ½ Hours****Maximum Marks: 80****SECTION A: Answer the following questions. Each carries *two* marks.****(Ceiling 25 Marks)**

1. What do you mean by Overdraft?
2. What are the sources of funds of IFCI?
3. Give the difference between the debit card and the credit card.
4. What do you understand by the Cheque truncation system?
5. Define treaty reinsurance
6. Comment on term insurance.
7. What do you mean by banker's acceptance?
8. What is mutual fund?
9. Briefly explain the term equity shares.
10. Bring out the difference between discretionary and non-discretionary portfolio managers.
11. Define rights issue.
12. Who is a Stag?
13. What are the situations SEBI can issue guidelines?
14. Define ONICRA.
15. Write an account on Dow Jones Industrial Average.

SECTION B: Answer the following questions. Each carries *five* marks.**(Ceiling 35 Marks)**

16. What are the various types of deposits handled by commercial banks?
17. Briefly explain the principles of risk management.
18. What is a revival mechanism? How an insured revives his lapsed insurance policies?
19. Explain the different types of fidelity guarantee.
20. Briefly explain the capital market instruments.
21. Who are debenture trustees? Briefly explain the main duties of a debenture trustee in a primary market.
22. Explain the constitution and organization of SEBI.
23. Bring out the differences between NSDL and CDSL.

SECTION C: Answer any *two* questions. Each carries *ten* marks.

24. Explain the role of RBI in tackling economic recession and to revive the economy from economic crisis.
25. Discuss the working of General Insurance Corporation of India (GICI)
26. Explain the recommendations given by the RBI for the improvement of the Indian Money Market.
27. Who are the main participants in the stock market? Explain.

(2 x 10 = 20 Marks)