



**PBU-002-004102**

Seat No. \_\_\_\_\_

**M. Phil (Commerce) (Sem. I) Examination**

**November / December - 2018**

**Perspective of Finance : Paper - 02**

**Faculty Code : 002**

**Subject Code : 004102**

Time :  $2\frac{1}{2}$  Hours]

[Total Marks : 70

- 1 What is Financial Market ? Explain money market and capital market in detail with its features. **20**

**OR**

- 1 Write a detailed note on banking financial institutions and non-banking financial institutions. **20**

- 2 Discuss the various functions of capital funds and also explain the present position in India with respect to capital adequacy. **20**

**OR**

- 2 (a) Nature and purpose of primary and secondary reserve. **10**  
(b) Management of Bank deposit. **10**

- 3 Explain the different types of loan with its characteristics. **15**

**OR**

- 3 What is investment ? Discuss various patterns of investment of commercial banks in India. **15**

- 4 Write a note : (any **three**) **15**

- (1) Cash management.  
(2) Structure of income and expenditure in commercial banks in India.  
(3) Marketing strategies.  
(4) Deposit mobilization and credit deployment.  
(5) Liquidity Management.