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MS-46

**MANAGEMENT PROGRAMME/
P. G. DIPLOMA IN FINANCIAL
MANAGEMENT (MP/PGDFM)**

Term-End Examination

December, 2025

**MS-46 : MANAGEMENT OF FINANCIAL
SERVICES**

Time : 3 Hours

Maximum Marks : 100

Note : Attempt any *five* questions. All questions
carry equal marks.

1. Explain the concept and characteristics of Financial Services. Discuss the role played by the Financial Services Sector in a country's economy.

2. What are the different types of Non-Banking Financial Institutions in India ? Discuss the role played by these institutions in the Financial Markets.
3. “Issue Managers play a vital role in fund raising through public issue of securities.” Discuss this statement and also describe the post-issue activities undertaken by them.
4. What do you understand by the term ‘Credit Rating’ ? Discuss the benefits and limitations of credit rating.
5. What is a Credit card ? How does it differ from Debit card ? Discuss the benefits of credit cards to the customers and issuers.
6. What is ‘Factoring’ ? Discuss the advantages and disadvantages of factoring. Explain the different types of factoring arrangements and the services provided by them.

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7. Define Insurance and explain its basic characteristics. Describe the principal and other contingencies covered under the life insurance contract.
8. Write short notes on any *four* of the following :
 - (a) Property Insurance
 - (b) Securitization of Housing Loans
 - (c) Dematerialization of Securities
 - (d) Rights Issue
 - (e) Open-ended Schemes of Mutual Funds
 - (f) Money Markets

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