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| **PROGRAM** | **BACHELOR OF COMMERCE (B.COM)** |
| **SEMESTER** | **IV** |
| **COURSE CODE & NAME** | **DCM2202 FINANCIAL SERVICES** |
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**Set – 1**

**1. Explain the regulatory framework for insurance services in India.**

**Ans 1.**

**Regulatory Framework for Insurance Services in India**

The insurance sector in India operates under a robust regulatory framework designed to ensure transparency, fairness, and protection for policyholders while fostering growth in the industry. The primary authority overseeing insurance in India is the **Insurance Regulatory and Development Authority of India (IRDAI)**, established under the IRDA Act, 1999. IRDAI's mandate includes regulating, promoting, and ensuring the orderly growth of the insurance sector.

**Establishment and Role of IRDAI**

IRDAI serves as the apex regulatory body for both life and non-life insurance companies in

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**2. Describe the role of IRDA in insurance sector in india.**

**Ans 2.**

The Insurance Regulatory and Development Authority of India (IRDAI) plays a pivotal role in regulating, developing, and promoting the insurance sector in India. Established in 1999 under the IRDA Act, its primary objective is to safeguard the interests of policyholders while fostering the growth of a fair and efficient insurance market. IRDAI acts as the watchdog of the insurance industry, ensuring compliance with legal provisions, maintaining financial

**3. Explain the important features of securitization.**

**Ans 3.**

**Important Features of Securitization**

Securitization is a financial process that involves pooling various types of financial assets, such as loans, mortgages, or receivables, and converting them into marketable securities. These securities are then sold to investors, allowing the originators of the assets to obtain liquidity and transfer the risk associated with the assets. The process has several important features that make it a vital financial tool.

**Pooling of Assets**

One of the fundamental features of securitization is the aggregation of similar types of assets

**Set – 2**

**4. Explain different types of consumer finance in India.**

**Ans 4.**

**Different Types of Consumer Finance in India**

Consumer finance refers to the range of financial products and services that individuals can access to meet their personal or household needs. In India, the consumer finance market has grown significantly due to rising disposable incomes, increasing urbanization, and advancements in financial technology. Consumer finance is typically offered by banks, non-banking financial companies (NBFCs), and fintech firms. The main types of consumer finance

**5. Explain the role of investment banking in financial markets.**

**Ans 5.**

**Role of Investment Banking in Financial Markets**

Investment banking plays a crucial role in the financial markets by acting as an intermediary between companies seeking to raise capital and investors looking for opportunities to allocate funds. These banks provide a range of specialized services, including underwriting, advisory, and capital market transactions, contributing significantly to the efficiency and stability of financial markets.

One of the primary roles of investment banking is facilitating capital raising for businesses and

**6. Explain the later stage of financing of venture capital.**

**Ans 6.**

**Later Stage Financing in Venture Capital**

Later stage financing in venture capital refers to the funding provided to startups or businesses that have progressed beyond the initial development stages and are nearing maturity. This stage is characterized by companies that have established a solid market presence, generated consistent revenue streams, and require additional capital to scale operations, expand markets, or prepare for public offerings. Later stage financing typically involves larger investment amounts compared to early-stage funding, as the risks are lower and the business model is