**Financial Institutions and Markets**

**September 2021 Examination**

**1. Explain the three-tier structure of Mutual Funds as per SEBI. Also, give examples of existence of such three-tier structure in a mutual fund operating in India. (Any THREE mutual fund houses) (10 Marks)**

**Ans 1.**

**Introduction:**

There are three stages to the mutual fund's system in India and other essential components to consider. First, it is not just a matter of developing or launching various standard fund schemes by different asset management companies or financial institutions. However, a few other players have an essential role in the development of the mutual fund. There are three distinct entities involved in this Its Half solved only

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**2. Explain the features of various types of life insurance plans. Choose any one life**

**Insurance company in India, and give example for each type of life insurance you**

**Explain. (10 Marks)**

**Ans 2.**

**Introduction:**

It is critical to choose from among the many different types of life insurance available in India because it will assist you in protecting your loved ones from the uncertainties of life. Nonetheless, you may be unaware of the existence of a life insurance policy in India and the implications of this policy on your financial well-being. We'd heard that having life insurance is essential, and we'd considered getting one at some point in the future. But the problem is that

**3. Efficient Market Hypothesis proposed that stock prices follow a random walk and**

**no individual investor can beat the market on a consistent basis. In this context how would you argue on the below points.**

**a. Market anomalies can disprove the efficient market hypothesis. (5 Marks)**

**Ans 3a.**

**Introduction:**

As defined by the Efficient Market Hypothesis (EMH), a market anomaly is a divergence in stock performance from the stock's expected price path over time. EMH means that all information available at any one time is indicative of current share values. In the world of non-investing, an abnormal or unusual event is referred to as an aberration. At least one of these

**b. If a market is not efficient, one can earn abnormal profits by following technical analysis tools. (5 Marks)**

**Ans 3b.**

**Introduction:**

The degree to which market prices accurately reflect all available relevant information shows the efficiency of the market. If markets are efficient, all data is already factored into pricing at the time of purchase. As a result, there is no room to "beat" the market because there are no cheap or