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B.Com. DEGREE (C.B.C.S.S.) EXAMINATION, APRIL 2018

Fourth Semester

Core Course 12—FINANCIAL SERVICES

(Common for Model I, Model II and U.G.C. Sponsored B.Com. Degree Programmes)
(2013 Admission onwards)

Time: Three Hours

Maximum Marks: 80

Part A

Answer all questions.

Each question carries 1 mark.

- 1. What do you mean by fund based financial services?
- 2. Define venture capital.
- 3. Who is a factor?
- 4. What is meant by credit rating?
- 5. What is securitisation of debt?
- 6. What is loan syndication?
- 7. What do you mean by portfolio analysis?
- 8. What is financial lease?
- 9. What are the tax free funds?
- 10. What is merchant banking?

 $(10 \times 1 = 10)$

Part B

Answer any **eight** questions. Each question carries 2 marks.

- 11. What are the features of financial services?
- 12. What are the post issue services rendered by merchant bankers?
- 13. Discuss the types of mutual funds prevailing in India.
- 14. Differentiate between operating lease and financial lease.
- 15. Discuss the important pricing techniques of factoring.
- 16. What is CRISIL? Discuss its rating symbols.

- 17. What is FMCG fund?
- 18. What are the main objectives of factoring?
- 19. What are the drawbacks of leasing?
- 20. Distinguish between fund based and fee based activities.
- 21. What are the types of VCs?
- 22. Describe the rights of hirer.

 $(8 \times 2 = 16)$

Part C

Answer any six questions.

Each question carries 4 marks.

- 23. What are the characteristics features of credit rating?
- 24. Define forfaiting. State the benefits of forfaiting.
- 25. Explain the reasons for innovations in financial services market.
- 26. Enumerate the eligibility criteria of venture capital finance.
- 27. State the merits and demerits of leasing.
- 28. What are the instruments for rating?
- 29. Mention the mechanism of factoring.
- 30. What are the problems of mutual funds in India?
- 31. What is the role of merchant banks in the capital market?

 $(6 \times 4 = 24)$

Part D

Answer any **two** questions. Each question carries 15 marks.

- 32. Discuss in detail the nature and functions of merchant bankers.
- 33. Explain the various financial services available in the Indian market. Discuss the constraints of the Indian financial services.
- 34. Write a note on the working and performance of mutual funds in India. Discuss the SEBI guidelines in the context of mutual funds.
- 35. What do you understand by leasing? What are the different methods of leasing? State its advantages and disadvantages.