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# B.Com. DEGREE (C.B.C.S.S.) EXAMINATION, NOVEMBER 2022

# Fourth Semester

Core Course 12—FINANCIAL SERVICES

(Common for Model I, Model II and UGC Sponsored B.Com. Degree Programmes)

[2013—2016 Admissions]

Time: Three Hours

Maximum Marks: 80

#### Part A

Answer all questions. Each question carries 1 mark.

- 1. What are the financial services?
- 2. List down any four fund-based activities of a financial service sector.
- 3. Define merchant banker.
- 4. What is cross-border lease?
- 5. What is leverage lease?
- 6. Define Venture Capital.
- 7. What are Refactoring charges?
- 8. What is securitisation?
- 9. What are the objectives of credit rating?
- 10. What is Net Asset value?

 $(10 \times 1 = 10)$ 

## Part B

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

- 11. State any four features of financial services.
- 12. Distinguish between Loan syndication and Venture Capital.
- 13. State the qualites required for a merchant banker.
- 14. What is Vendor leasing?
- 15. What are the limitations of lease financing?

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- 16. Write a short note on open-ended funds.
- 17. What is a specialised fund? Give an example.
- 18. Write a short note on "Bulk factoring".
- 19. What do you mean by invoice factoring?
- 20. What is the difference between Security and Securitisation?
- 21. What is CRISIL rating symbols?
- 22. Define forfaiting.

 $(8 \times 2 = 16)$ 

#### Part C

Answer any **six** questions. Each question carries 4 marks.

- 23. Discuss briefly any two innovative financial instruments introduced in the financial service sector.
- 24. Distinguish between Merchant banks and Commercial banks.
- 25. Discuss the advantages of leasing.
- 26. Discuss briefly the methods of Venture financing in India.
- 27. What are the risks associated with mutual funds?
- 28. Distinguish between an income fund and a growth fund.
- 29. What is factoring? Discuss its modus operandi.
- 30. What are the assets suitable for securitisation? Explain.
- 31. Explain the benefits of credit rating.

 $(6 \times 4 = 24)$ 

### Part D

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

- 32. State the types of lease in financial services.
- 33. Explain the services of merchant bankers.
- 34. Discuss the role of Venture Capital in the development of a country.
- 35. Discuss in detail the various services rendered by factoring intermediaries.

 $(2 \times 15 = 30)$ 

