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# B.Com. DEGREE (C.B.C.S.S.) EXAMINATION, APRIL 2016

### Fourth Semester

Core Course 12-FINANCIAL SERVICES

(Common for Model I, Model II, and UGC sponsored B.Com Degree Programmes)
(2013 Admission onwards)

Time: Three Hours

Maximum: 80 Marks

#### Section A

Answer all questions.

Each question carries 1 mark.

- 1. What do you mean by financial services?
- 2. What is venture capital?
- 3. What is NAV?
- 4. Who is a lessor?
- 5. What do you mean by full factoring?
- 6. What do you mean by cross boarder lease?
- 7. Who is bridge finance?
- 8. What is exchange traded fund?
- 9. Name any two credit rating agencies in India.
- 10. What is factoring?

 $(10 \times 1 = 10)$ 

# Section B

Answer any eight questions. Each question carries 2 marks.

- 11. What is meant by open ended mutual funds?
- 12. What is meant by credit rating?
- 13. What is a mutual fund? How does it function?
- 14. What do you mean by securitization?
- 15. Elucidate the importance of credit rating.
- 16. What do you mean by bill discounting? How is it different from factoring?
- 17. Describe the features of financial lease.
- 18. Merchant banker acts as a portfolio manager as well. How?

Turn over

- 19. Who is a financial intermediary and what is his role?
- 20. What are the benefits of mutual funds to investors?
- 21. What do you mean by sale and lease back?
- 22. How is a share different from a mutual fund unit?

 $(8 \times 2 = 16)$ 

# Section C

Answer any six questions. Each question carries 4 marks.

- 23. What is CRISIL? Explain the rating procedure of CRISIL.
- 24. Explain the fee based financial services.
- 25. What do you mean by venture capital? Explain its features.
- 26. What are the functions of a merchant banker?
- 27. What are the benefits of leasing to lessor and lessee?
- 28. Explain the securitization procedure.
- 29. Differentiate maturity factoring and advance factoring.
- 30. What are the functions of mutual funds?
- 31. Explain early stage financing by venture capital firms.

 $(6 \times 4 = 24)$ 

# Section D

Answer any two questions.

Each question carries 15 marks.

- 32. What do you mean by leasing? Explain the different types of lease.
- 33. Explain the different mutual fund options or plans in India.
- 34. Explain the various financial services performed by merchant banker in capital market.
- 35. What is credit rating? Explain the procedure of credit rating.

 $(2 \times 15 = 30)$