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# B.Com. DEGREE (C.B.C.S.S.) EXAMINATION, MARCH 2015

### Fourth Semester

Core Course 12-FINANCIAL SERVICES

(Common for Model I, Model II, and UGC Sponsored B.Com. Degree Programmes)
[2013 Admissions]

Time: Three Hours

Maximum: 80 Marks

## Part A

Answer all questions.

Each question carries 1 mark.

- 1. What do you mean by financial services?
- 2. What is leasing?
- 3. What is Net Asset Value?
- 4. Who is a lessee?
- 5. What do you mean by non-recourse factoring?
- 6. What do you mean by financial lease?
- 7. What is securitization?
- 8. What is a growth fund?
- 9. What is CRISIL?
- 10. What do you mean by venture capital?

 $(10 \times 1 = 10)$ 

## Part B

Answer any eight questions. Each question carries 2 marks.

- 11. What is meant by closed ended mutual funds?
- 12. What is meant by factoring?
- 13. What are the benefits of a mutual fund?
- 14. What do you mean by fee based services?
- 15. Elucidate the importance of leasing.
- 16. What do you mean by factoring? How is it different from discounting of bills?

Turn over

- 17. Describe the features of operating lease.
- 18. Explain the role of merchant banker as a portfolio manager.
- 19. Who is a financial intermediary and what is his role?
- 20. What are the benefits of credit rating to investors?
- 21. What do you mean by cross border lease?
- 22. What is CARE? What are its functions?

 $(8 \times 2 = 16)$ 

#### Part C

Answer any six questions. Each question carries 4 marks.

- 23. What is credit rating? Explain the rating procedure of a security.
- 24. Explain the fund based financial services.
- 25. Explain the features of factoring
- 26. Distinguish between open-ended and closed-ended mutual fund schemes.
- 27. Differentiate between operating and financial lease?
- 28. Explain the post issue services of merchant bankers.
- 29. Differentiate cross border lease and sale and lease back.
- 30. State the features of venture capital.
- 31. Explain the securitization procedure.

 $(6 \times 4 = 24)$ 

### Part D

Answer any two questions. Each question carries 15 marks.

- 32. What do you mean by factoring? Highlight its importance. Explain the different types of factoring.
- 33. Small savings are reaching the path of nation development in the light of Mutual Funds, Elucidate.
- 34. Explain the pre-issue and post-issue financial services performed by merchant banker.
- 35. Explain the role of credit rating in building investor confidence.

 $(2 \times 15 = 30)$