

D 40814

(Pages : 2)

Name

Reg. No.



**SIXTH SEMESTER B.Com. DEGREE (SUPPLEMENTARY) EXAMINATION  
MARCH/APRIL 2018**

(CCSS—SDE)

BC 6B 14 (F)—FINANCIAL SERVICES

Time : Two Hours and Forty-Five Minutes

Maximum : 27 Weightage

*Answers should be written only in English.*

**Part B**

**SECTION A**

I. Answer all *nine* questions in one or two sentences each. Each question carries a weightage of 1 :

- 1 What do you mean by issue management ?
- 2 Explain securitization of debt.
- 3 What is direct leasing ?
- 4 What is maturity factoring ?
- 5 Give the meaning of specialty credit card.
- 6 What do you mean by portfolio management ?
- 7 Name the categories of merchant banks in India.
- 8 What is bills discounting ?
- 9 Name any *two* risk involved in mutual fund investment.

(9 × 1 = 9 weightage)

**SECTION B**

II. Answer any *five* questions in not exceeding *one page* each. Each question carries a weightage of 2 :

- 10 Discuss the challenges of financial services.
- 11 State the objectives of merchant bank.
- 12 What is the difference between financial lease and operating lease?
- 13 State the problems of hire purchase business in India.

**Turn over**



- 14 Discuss the benefits of securitization of debt.
- 15 Explain the process of factoring.
- 16 Discuss the demerits of credit card.

(5 × 2 = 10 weightage)

SECTION C

III. Answer any *two* question in not exceeding *four* pages. Each question carries a weightage of 4:

- 17 Discuss the different classes of mutual funds.
- 18 Enumerate the various retail banking products and services.
- 19 Discuss the concept of venture capital. Elaborate the modes of financing Venture Capital.

(2 × 4 = 8 weightage)

**SIXTH SEMESTER B.Com. DEGREE EXAMINATION, MARCH/APRIL 2016**

(UG—CCSS)

Core Course

BC 6B 14—FINANCIAL SERVICES

Time : Three Hours

Maximum : 30 Weightage

**Part A**

*This part consists of **three** bunches of questions carrying equal weight of 1.  
Each bunch consists of **four** objective type questions.  
Answer **all** questions.*

Fill up the blanks :

- 1 The amount of money payable periodically by the lessee to the lessor is called \_\_\_\_\_.
- 2 Mutual funds in India are regulated by \_\_\_\_\_.
- 3 In \_\_\_\_\_ factoring the risk of bad debt is borne by the client.
- 4 The financing of new projects by participating in the equity capital is called \_\_\_\_\_.

Multiple Choice Questions :

- 5 Which among the following is not a function of merchant bankers ?
 

(a) Project study.	(b) Collection of book debts.
(c) Portfolio management.	(d) Issue management.
- 6 The advantage of mutual fund is :
 

(a) Better return.	(b) Reduced risk.
(c) Liquidity.	(d) All of these.
- 7 The arrangement with an institution for the collection debtors is called :
 

(a) Leasing.	(b) Factoring.
(c) Underwriting.	(d) Mutual fund.
- 8 \_\_\_\_\_ is a form of funding for high risk high return projects.
 

(a) Leasing.	(b) Venture capital.
(c) Underwriting.	(d) Merchant banking.

Turn over

Match the following :

- |                        |                       |
|------------------------|-----------------------|
| 9 Advisory services    | (a) Mutual fund.      |
| 10 NAV                 | (b) Leasing.          |
| 11 Factor              | (c) Merchant bankers. |
| 12 Fund based services | (d) Debt collection.  |

(12 × ¼ = 3 weightage)

### Part B

*Answer all questions.*

*Each question carries a weightage of 1.*

- 13 What is factoring ?
- 14 What is venture capital ?
- 15 Who is a merchant banker ?
- 16 What is operating leasing ?
- 17 What NAV ?
- 18 What is credit card ?
- 19 What is sale and lease back ?
- 20 What is an income fund ?
- 21 What is corporate counseling ?

(9 × 1 = 9 weightage)

### Part C

*Answer any five questions.*

*Each question carries a weightage of 2.*

- 22 What are the features of venture capital ?
- 23 What are the advantages of mutual funds ?
- 24 Distinguish between fund based services and fee based services.
- 25 What are the benefits of credit cards ?
- 26 Explain the meaning and importance of housing finance.
- 27 Explain the features of operating lease.
- 28 What are the advantages of factoring services ?

(5 × 2 = 10 weightage)

**Part D**

*Answer any two questions.*

*Each question carries a weightage of 4.*

- 29 Explain the role of merchant bankers in the new issue of securities by companies.
- 30 Define mutual fund. What are the different types of mutual funds ?
- 31 What are the advantages of leasing to lesser and the lessee ?

(2 × 4 = 8 weightage)

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**SIXTH SEMESTER B.Com. DEGREE (UG—CCSS) EXAMINATION  
APRIL 2016**

(SDE)

Core Course

**BC 6B 14 (F)—FINANCIAL SERVICES**

Time : Two Hours and Forty-Five Minutes

Maximum : 27 Weightage

*Answers should be written only in English.*

**Part B**

**SECTION A**

I. Answer all *nine* questions in one or two sentences each. Each question carries a weightage of 1 :

- 1 What do you mean by financial services ?
- 2 Write a short note on loan syndication.
- 3 What is retail banking services ?
- 4 Define merchant banking.
- 5 What is corporate counseling ?
- 6 What do you mean by financial lease ?
- 7 Write a note on credit card.
- 8 What is factoring ?
- 9 What do you mean by insurance service ?

(9 × 1 = 9 weightage)

**SECTION B**

II. Answer any *five* questions in not exceeding *one page* each. Each question carries a weightage of 2 :

- 10 Examine various features of financial services.
- 11 How a merchant bank is different from commercial banks ?
- 12 Examine the role of merchant bankers in raising funds.
- 13 In what way mutual funds can be classified on the basis of operation ?
- 14 What are the important types of factoring ?

**Turn over**

- 15 Describe the important advantages of mutual fund.
- 16 Distinguish between the factoring and forfeiting.

(5 × 2 = 10 weightage)

SECTION C

III. Answer any two questions in not exceeding four pages. Each question carries a weightage of 4 :

- 17 Enumerate the important fund based Financial services.
- 18 What do you know about venture Capital financing ? Examine various stages in the venture capital financing.
- 19 Describe the importance of leasing industry in the economic development of a country. List out the important advantages of leasing.

(2 × 4 = 8 weightage)

SECTION A

I. Answer all nine questions in one or two sentences each. Each question carries a weightage of 1 :

- 1. What do you mean by financial services ?
- 2. Write a short note on loan syndication.
- 3. What is retail banking services ?
- 4. Define investment banking.
- 5. What is corporate counselling ?
- 6. What do you mean by financial lease ?
- 7. Write a note on credit card.
- 8. What is factoring ?
- 9. What do you mean by insurance service ?

(9 × 1 = 9 weightage)

SECTION B

II. Answer any five questions in not exceeding one page each. Each question carries a weightage of 2 :

- 10. Examine various features of financial services.
- 11. How a merchant bank is different from commercial banks ?
- 12. Examine the role of merchant bankers in retail trade.
- 13. In what way mutual funds can be classified on the basis of operation ?
- 14. What are the important types of factoring ?

Total over

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Name.....  
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**SIXTH SEMESTER B.Com. DEGREE EXAMINATION, MARCH/APRIL 2015**

(UG-CCSS)

Core Course

**BC6 B14—FINANCIAL SERVICES**

Time : Three Hours

Maximum : 30 Weightage

I. Answer all *twelve* questions :

A. Fill in the blanks :

- 1 \_\_\_\_\_ includes all processes and activities which are required in the transformation of savings into investment.
- 2 \_\_\_\_\_ is a service of financial nature involving the conversion of credit bills into cash.
- 3 Fund which has a dual composition of shares and bonds is known as \_\_\_\_\_.
- 4 DFHI stands for \_\_\_\_\_.

B. Choose the most appropriate answer from the following :—

5 A mutual fund is set up in the form of a :

- |                           |                  |
|---------------------------|------------------|
| (a) Partnership.          | (b) Trust.       |
| (c) Co-operative society. | (d) Sole trader. |

6 Regulator of insurance sector :

- |           |          |
|-----------|----------|
| (a) SEBI. | (b) NHB. |
| (c) IRDA. | (d) RBI. |

7 Risk capital is also called as :

- |                   |                      |
|-------------------|----------------------|
| (a) Insurance.    | (b) Venture capital. |
| (c) Mutual funds. | (d) Forfaiting.      |

8 It covers the study of the project and providing advisory services on the project viability :

- |                          |                            |
|--------------------------|----------------------------|
| (a) Project counselling. | (b) Capital restructuring. |
| (c) Factoring.           | (d) Financial services.    |

C. Match the following :—

- |                       |                                  |
|-----------------------|----------------------------------|
| 9 Marketing of issues | — Highest safety.                |
| 10 Annual rest system | — SEBI.                          |
| 11 AAA (Triple A)     | — Calculation of EMI.            |
| 12 Merchant bankers   | — Pre-issue management activity. |

(12 × ¼ = 3 weightage)

Turn over



II. Answer all *nine* questions :

- 13 What is Bridge finance ?
- 14 What do you mean by leverage lease ?
- 15 Explain security analysis.
- 16 What is SWP ?
- 17 What is known as Stock broking ?
- 18 Explain IRDA.
- 19 What is MBO ?
- 20 Explain the term "Globalization".
- 21 Define financial services.

(9 × 1 = 9 weightage)

III. Answer any *five* questions from seven :

- 22 Distinguish between factoring and forfeiting.
- 23 Define venture capital and explain any *two* features.
- 24 What are the advantages of mutual funds to the investors ?
- 25 What do you mean by CRISIL ?
- 26 Difference between Financial lease and Operating lease.
- 27 What is a Debit card ?
- 28 What is RECOURSE FACTORING ?

(5 × 2 = 10 weightage)

IV. Answer any *two* questions from three :

- 29 What are the features of financial services ?
- 30 What do you mean by merchant banking ? Explain the functions.
- 31 Define leasing. What are the types of leasing ?

(2 × 4 = 8 weightage)

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**SIXTH SEMESTER B.Com. DEGREE (UG-CCSS) EXAMINATION  
MARCH/APRIL 2015**

(SDE)

Core Course

**BC 6B 14 (F)—FINANCIAL SERVICES**

Time : Two Hours and Fourty-five Minutes

Maximum : 27 Weightage

**Answer only in English.**

**Part B**

Section A

I. Short Answer Type Questions. Answer *all* nine questions :

- 1 Define Venture Capital.
- 2 What is merchant banking ?
- 3 What is portfolio management ?
- 4 What is MMMFs ?
- 5 Name the parties to a credit card.
- 6 Classify mutual funds on the basis of execution and operation.
- 7 What are pass through certificates ?
- 8 What is lease rental ?
- 9 What is credit syndication ?

(9 × 1 = 9 weightage)

Section B

II. Short Essay or Paragraph questions. Answer any *five* questions :

- 10 Differentiate between Hire Purchase and Lease.
- 11 Describe the various stages in Venture Capital Financing.
- 12 Discuss the reasons for the slow growth of Mutual Funds in India.
- 13 Differentiate between Debit card and Credit card.
- 14 Briefly explain only four types of factoring.
- 15 Distinguish between Securitisation and Factoring.
- 16 Discuss the main features of financial services.

(5 × 2 = 10 weightage)

**Turn over**

## Section C

III. Essay questions. Answer any *two* questions :

17 Define factoring. Explain the mechanism of factoring.

18 Discuss the scope of merchant banking in India.

19 Define Financial service industry and discuss the various services rendered by it.

(2 × 4 = 8 weightage)