

Reg. No. :

Name :

Fifth Semester B.Com. Degree Examination, December 2023

First Degree Programme under CBCSS

Stream 1 : Finance

Elective Course III

CO 1561.1 : FINANCIAL SERVICES IN INDIA

(2018 Admission Onwards)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Answer **all** questions in **one** or **two** sentences each. Each question carries **1** mark.

1. Define hire purchase.
2. What is commercial paper?
3. What is SIP?
4. Define leasing.
5. What is capital market?
6. What is bonus shares?
7. What is fire insurance?

8. What is right issue of shares?
9. What is a financial intermediary?
10. What is subrogation principle?

(10 × 1 = 10 Marks)

SECTION – B

Answer **any eight** questions in not exceeding **one** paragraph each. Each question carries **2** Marks.

11. What is non resource factoring?
12. Name any two leading credit rating agencies in India.
13. What is CAGR?
14. What is a Financial Lease?
15. What do you mean by credit syndicating?
16. State the feature of fee based financial services.
17. What is underwriting?
18. State the nature of whole life policy.
19. What is project counselling?
20. Distinguish between primary market and secondary market.
21. What is listing of securities?
22. Bring out the role of NHB.

(8 × 2 = 16 Marks)

SECTION – C

Answer **any six** questions in not exceeding **120** words each. Each question carries **4** Marks.

23. Explain the features of open-ended mutual fund.
24. Distinguish between hire purchase and lease.
25. Write briefly the advantages of factoring.
26. Briefly explain the basic principles of insurance.
27. Explain briefly the procedure of Credit rating.
28. Briefly explain the money market instruments.
29. Explain the different types of leases.
30. What are the responsibilities of Asset Management Company?
31. Discuss the benefits of forfeiting.

(6 × 4 = 24 Marks)

SECTION – D

Answer **any two** questions in not exceeding **4** pages each. Each question carries **15** Marks.

32. What is venture capital? Explain the various stages of venture capital financing.
33. "Mutual fund provide stability to share price, safety to investors". Discuss.
34. What is a merchant banking? Explain the services of merchant banks.
35. Explain various functions of financial Services. What are the modern financial services in India?

(2 × 15 = 30 Marks)