

(Pages : 3)



U – 2649

Reg. No. :

Name :

Fifth Semester B.Com. Degree Examination, December 2024

First Degree Programme under CBCSS

Stream I : 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. What is leasing?
2. What is IPO?
3. Define money market.
4. What is health Insurance?
5. Define mutual fund.
6. What is financial system?
7. What is infrastructure financing?
8. What is recourse factoring?
9. Who is a merchant banker?
10. CIBIL stands for what?

(10 × 1 = 10 Marks)

P.T.O.

SECTION – B

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

11. What is a gilt edged security?
12. What is operating lease?
13. What do you mean by financial service?
14. State two features of primary market.
15. Name any two leading credit rating agencies in India.
16. What is meant by portfolio management?
17. State the principle utmost good faith.
18. What is loan syndication?
19. State the feature of endowment policy.
20. Bring out the role of CARE.
21. What is certificate of deposit?
22. What do you mean by forfeiting?

(8 × 2 = 16 Marks)

SECTION – C

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

23. Briefly explain the services of merchant banks.
24. What are the characteristic features of a lease?

25. Explain the functions of SEBI.
26. Write briefly the advantages of credit rating.
27. Explain the features of call money market.
28. Explain briefly the role of housing finance companies.
29. What is meant by fund based financial services?
30. What are the rating methodologies?
31. Explain the modern trends in insurance sector.

(6 × 4 = 24 Marks)

SECTION – D

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

32. Explain the importance of mutual fund.
33. What is hire purchase system? Distinguish between hire purchase and instalment System.
34. Summarise the benefits of Factoring.
35. Explain the various stages of venture capital financing.

(2 × 15 = 30 Marks)