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Reg. No. : ......

Name : .....

# Fifth Semester B.Com. Degree Examination, December 2022 First Degree Programme under CBCSS

#### **Core Course**

**CO 1541 : FINANCIAL SERVICES** 

(2013 Admission)

Time: 3 Hours Max. Marks: 80

SECTION - A

Answer all questions. Each carries 1 mark.

- 1. Which are the methods of venture capital financing?
- 2. Who are the parties in a lease agreement?
- 3. Define factoring.
- 4. What do you understand by the term securitization of asset?
- 5. What are the role of a credit rating agency?
- 6. What is meant by hire purchase?
- 7. Which are the costs of factoring?
- 8. What is meant by EMI?
- 9. What is meant by private equity?
- 10. What is the significance of infrastructure financing?

 $(10 \times 1 = 10 \text{ Marks})$ 

## SECTION - B

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

- 11. What is merchant banking?
- 12. Which are major venture capital companies in India?
- 13. What are the problems of leasing industry?
- 14. Which are the types of factoring?
- 15. Which are the credit rating agencies in India?
- 16. What are the problems of credit rating services in India?
- 17. What are the benefits of factoring?
- 18. What are the features of venture capital financing?
- 19. What are the qualities required for a merchant banker?
- 20. Which are the different types of life insurance plans?
- 21. What are the Advantages of Hire Purchase?
- 22. Which are the different types of interest rates charged on housing cans?  $(8 \times 2 = 16 \text{ Marks})$

### SECTION - C

Answer any six questions in about 120 words each. Each question carries 4 marks.

- 23. What are the services offered by merchant bankers?
- 24. What is the scope of Venture capital?
- 25. What are the contents of a lease agreement?

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- 26. Which are the stages in securitisation?
- 27. What are the benefits of credit rating?
- 28. What are the different types of non-life insurance policies?
- 29. Why Venture capital is important?
- 30. Write a note on Forfeiting.
- 31. What are the stages in granting housing loans?

 $(6 \times 4 = 24 \text{ Marks})$ 

## SECTION - D

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

- 32. Explain major financial services in India.
- 33. Explain the role and functioning of different institutions in House Finance Industry in India.
- 34. Explain the different types of leasing agreements.
- 35. Explain portfolio management process.

 $(2 \times 15 = 30 \text{ Marks})$ 

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