



Reg. No. :

Name :

**Third Semester B.Com. Degree Examination, December 2013
(Career Related First Degree Programme Under CBCSS)
Group 2(b) : Commerce with Computer Application
Core Course X – CC 1344 – FINANCIAL SERVICES**

Time : 3 Hours

Max. Weight : 30

SECTION – A

1. This Section consists of **four** bunches of **four** questions **each**. **Each** bunch carries a weightage of **1**. Answer **all** questions.

A) Choose the most appropriate answer from the following :

1) One of the following is a fund based financial service

- | | |
|---------------------|-------------------------|
| a) Loan syndication | b) Portfolio management |
| c) Venture capital | d) Credit rating |

2) The entire lease rental is treated as _____ in the books of lessor.

- | | |
|-----------|----------------|
| a) Income | b) Expenditure |
| c) Loss | d) Profit |

3) The concept securitisation is associated with

- | | |
|-------------------|----------------------------|
| a) Capital market | b) Money market |
| c) Debt market | d) Foreign exchange market |

4) HDFC is a

- | | |
|--------------------|------------------------|
| a) Insurance Co. | b) Lease Financing Co. |
| c) Housing Finance | d) None of these |

B) 5) In India forfeiting is done by

- | | | | |
|---------|----------|--------|---------------|
| a) IDBI | b) SIDBI | c) LIC | d) EXIM banks |
|---------|----------|--------|---------------|

6) Venture capital is investment in

- | | |
|-------------------|------------------------|
| a) Risky projects | b) Profitable projects |
| c) Sick projects | d) None of these |



- 21) What is factoring ?
- 22) Define securitisation.
- 23) Expand IICRA.
- 24) Write down two features of hire purchase.
- 25) Write down two venture capital players promoted by banks.
- 26) Mention any two fund based financial services.
- 27) Define credit rating.
- 28) What is loan syndication ?

(8×1=8 Wt.)

SECTION – C

III. Answer **any five** questions in **not** exceeding **one** paragraph **each**. **Each** question carries a weightage of **2**.

- 29) What are the steps involved in leasing transactions ?
- 30) Distinguish factoring with forfeiting.
- 31) What are the functions of a credit rating agency ?
- 32) What are the main features of venture capital financing ?
- 33) Explain the main fee-based financial services.
- 34) Discuss the role of national housing bank.
- 35) Discuss any four obligations of merchant bankers.
- 36) Bring out the benefits of securitisation.

(5×2=10 Wt.)

SECTION – D

IV. Answer **any two** questions in **not** exceeding **four** pages **each**. **Each** question carries a weightage of **4**.

- 37) Discuss briefly some of the innovative financial instruments introduced in Indian Financial Service Sector.
- 38) Explain the main services of merchant bankers.
- 39) Discuss the various classifications of factoring.

(2×4=8 Wt.)

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Third Semester B.B.A. Degree Examination, October 2019

Career Related First Degree Programme under CBCSS

Elective Course

BM 1361.2 : CONSUMER BEHAVIOUR

(2017 Admn Onwards)

Time : 3 Hours

Max. Marks : 80

SECTION – A

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

1. Who is a consumer?
2. What is Dissonance?
3. Define customer value.
4. What is customer retention?
5. Define geographic segmentation.
6. What is motive?
7. Define consumerism.
8. What is Brand image?
9. What is reference group?
10. Who is a buyer?

(10 × 1 = 10 Marks)

P.T.O.

SECTION – B

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

11. Define consumer behaviour.
12. Who is a Gate Keeper?
13. What do you mean by Group Dynamics?
14. Define Normative reference group.
15. Define Buying motive.
16. What are the personal factors influencing consumer behaviour?
17. What are the different economic models of consumer behaviour?
18. What do you mean by Qualitative Research?
19. Define Product Positioning.
20. Define Sublimation.
21. What is stimulus?
22. What is aggregate marketing?

(8 × 2 = 16 Marks)

SECTION – C

Answer any **six** questions not exceeding **one** page each. **Each** question carries **4** marks.

23. What are the different types of sampling methods?
24. Explain the different consumer behaviour roles.
25. Explain the factors influencing Consumer Behaviour.

26. What are the psychological factors influencing consumer behaviour?
27. What are the social factors influencing buying behaviour?
28. What are the steps in strategic market planning process?
29. What are the different levels of consumer decision making?
30. Describe the different models or views of consumers.
31. Explain the determinants of consumer behaviour.

(6 × 4 = 24 Marks)

SECTION – D

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

32. Explain the season for consumer behaviour as a separate discipline.
33. Explain the applications of consumer behaviour in marketing.
34. Explain the various consumer behaviour models.
35. Explain different types of groups relevant to consumer behaviour.

(2 × 15 = 30 Marks)