



Reg. No. :

Name :

Third Semester B.Com. Degree Examination, November 2014
(Career Related First Degree Programme under CBCSS)
Commerce with Computer Application
Core Course – X
CC 1344 : FINANCIAL SERVICES
(2013 Admission)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Answer **all** questions in **one** word to maximum of **two** sentences. **Each** question carries **one** mark.

1. Define financial services.
2. What is a portfolio ?
3. _____ is the process whereby saving are directly flowing to the borrowers.
4. Define Indian Financial System.
5. Merchant banks are also called
6. What is an IPO ?
7. What is an open ended scheme ?
8. What is a voyage policy ?
9. What is balloon leasing ?
10. What is startup financing ?

(10×1=10 Marks)

P.T.O.

SECTION – B

Answer **any eight** questions from the following **not exceeding one** paragraph. **Each** question carries **2** marks.

11. What do you mean by re-insurance ?
12. What are the parameters of the best housing loan ?
13. Distinguish between factoring and bill discounting.
14. What are the different forms of a consumer loan ?
15. Give any four fund based financial services.
16. What is screen based trading ?
17. What do you mean by syndication of loan ?
18. Explain the calculation of NAV.
19. What do you mean by Growth Fund ?
20. Distinguish between leasing and hire purchase.
21. Explain the indemnity principle of insurance.
22. Explain forfeiting mechanism.

(8×2=16 Marks)

SECTION – C

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

23. What are the services covered by factoring ?
24. Distinguish between fund based and fee based financial services.
25. Briefly explain the functions of credit rating agencies in India.
26. Give a brief note on health insurance.
27. Distinguish between financial lease and operating lease.
28. Explain the role of lead managers to an issue.



- 29. Explain hire purchase system of credit.
- 30. What is financial inclusion ? Explain.
- 31. Differentiate between open ended scheme and close ended scheme of mutual funds. **(6×4=24 Marks)**

SECTION – D

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

- 32. What are the important features of financial services ? Explain briefly different types of financial services
 - 33. Explain the various merchant banking activities.
 - 34. Explain the important advantages and disadvantages of mutual fund investments .
 - 35. Explain the advantages and disadvantages of lease financing. **(2×15=30 Marks)**
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