



(Pages : 3)

8162

Reg. No. :

Name :

Third Semester B.Com. Degree Examination, December 2015
(Career Related First Degree Programme Under CBCSS)
Commerce with Computer Application
Core Course – X
CC 1344 : FINANCIAL SERVICES
(2013 Admn.)

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. What is disintermediation ?
2. What is credit syndication ?
3. Give any three fee based financial services.
4. What is fire insurance policy ?
5. What is consumer credit ?
6. What is merchant banking ?
7. What is a bond fund ?
8. What is consortium leasing ?
9. Who is a factor ?
10. What is seed capital 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. Explain subrogation principle of insurance.
12. Differentiate a Credit card from Debit card.
13. What do you mean by causa proxima ?
14. What are the objectives of credit rating ?
15. What do you mean by portfolio management ?
16. What is the need for underwriting of share issue ?
17. What is an income fund ? Explain its features.
18. What is sale and lease back arrangement ?
19. What do you mean by 'with recourse, factoring' ?
20. Who are the housing loan providers ?
21. Explain bridge financing.
22. What is securitisation of an asset ?

(8×2=16 Marks)

SECTION – C

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

23. Distinguish between financial intermediation and disintermediation.
24. Differentiate a merchant banker from a commercial banker.
25. Explain the difference between leasing and hire purchase.
26. What are the benefits accruing from securitisation of assets ?



27. Give the impact of housing loan on the economy.
28. What are the important factors considered by the credit rating agencies ?
29. Briefly explain different types of insurance schemes.
30. What are the activities eligible for venture capital support ?
31. What are the steps involved in leasing ? **(6×4=24 Marks)**

SECTION – D

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

32. Explain briefly about the different types of leasing.
 33. What is venture capital ? Explain the advantages and disadvantages of it.
 34. What is factoring ? Explain the advantages and disadvantages of factoring.
 35. What is credit rating ? Explain the advantages of credit rating to the company. **(2×15=30 Marks)**
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