

III Semester M.Com Examination, January 2019 (CBCS Scheme) COMMERCE Paper – 3.3 FB : Financial Services

Time: 3 Hours

Max. Marks: 70

SECTION - A

- Answer any seven sub questions. Each question carries 2 marks. (7x2=14)
 - a) What do you mean by Financial intermediation ?
 - b) What is Sale and lease back?
 - c) What is higher purchase agreement?
 - d) What are Loan syndication?
 - e) Give the meaning of Repo Rate.
 - f) Mention the features of Credit Card.
 - g) Define Bank Rate.
 - h) What do you mean by Derivatives ?
 - i) Mention the advantages of Dematerialization.
 - j) What do you mean by Discount Market ?

SECTION - B

Answer any four questions. Each question carries 5 marks.

(4x5=20)

- Explain the fund based and non-fund based financial services.
- 3. Why do companies go for leasing of assets? Explain.
- 4. Differentiate between factoring and bills discounting.
- 5. How do you evaluate new project ideas ? Explain.



- 6. What is Mutual Fund? Explain different types of mutual funds.
- 7. Briefly explain the functions of CSDL

SECTION - C

Answer any three questions. Each question carries 12 marks.

(3×12=36)

- 8. Explain the role of financial system in economic development.
- 9 What are the various legal and tax aspects of leasing? Discuss.
- 10. What are the various stages of venture capital financing in India ? Explain.
- 11. Define Credit rating. Explain the credit rating process and symbols used by ICRA for rating.
- 12. What is meant by securitization ? Explain the process of securitization.