

C 40370

(Pages : 3)

Name.....

Reg. No.....

SIXTH SEMESTER B.Com. DEGREE EXAMINATION, MARCH 2013

(CCSS)

BC 6B 14—FINANCIAL SERVICES

Time : Three Hours

Maximum : 30 Weightage

Part A

This part consists of three bunches of questions carrying equal weightage of 1.

Each bunch consists of four objective type questions.

Answer all questions.

Fill in the blanks :

1. _____ Loan covers the purchase of durable goods such as refrigerators, washing machines, air-conditioners, microwave ovens etc.
2. _____ is a form of financing designed for funding high technology, high risk and perceived high reward projects.
3. _____ factoring is the basis on which receivables are sold to the factor with the understanding that all credit risks would be borne by the firm.
4. In hire purchase, depreciation can be claimed by the _____.

Multiple Choice Questions :

(4 × ¼ = 1 weightage)

5. _____ is a conduit through which small investors can participate in the money market to earn the market related yield.
 - (a) Retail Banking
 - (b) Factoring.
 - (c) Venture Capital.
 - (d) Money Market Mutual Fund.
 - (e) Leasing.
6. The concept of mutual funds was started in India with unit scheme of _____.
 - (a) Unit Trust of India.
 - (b) State Bank of India.
 - (c) Reserve Bank of India.
 - (d) Life Insurance Corporation of India.
 - (e) None of these.
7. The Venture Capital Finances in India have been sponsored by _____ groups of financial institutions.
 - (a) Two.
 - (b) Three.
 - (c) Four.
 - (d) Five.
 - (e) None of these.

Turn over

8. A plastic card that allows its holder to buy goods/services on credit from approved sales to pay at fixed intervals through the bank is called _____.
- (a) Debit Card. (b) ATM card.
 (c) Cheque card. (d) Credit card.
 (e) None of these.

Match the following :—

(4 × ¼ = 1 w

9. Carries out the custodial services for the mutual fund scheme/hold the securities in its custody (a) Personal loan.
 10. Manages the funds of a scheme by making investment in various types of securities (b) Loan syndication.
 11. An all purpose loan to meet the personal requirements of the borrowers. (c) Custodian.
 12. Getting term loans for projects from consortium (d) AMC.

(4 × ¼ = 1 w

Part B

Answer all questions.
 Each question carries a weightage of 1.

13. Give two kinds of financial services.
 14. Who is a Merchant Banker ?
 15. What is a mutual fund ?
 16. Who is a venture capitalist ?
 17. What do you understand by securitization ?
 18. What do you mean by Management of Public issues ?
 19. What do you mean Close-ended Mutual Fund ?
 20. Define leveraged Funds.
 21. What is a Debit Card ?

(9 × 1 = 9 weig

Part C

Answer any five questions.
 Each question carries a weightage of 2.

22. Discuss the importance of Financial Services.
 23. Discuss the factors influencing rapid growth of leasing in India.
 24. What do you mean Open-ended Mutual Fund ? What are its main features ?
 25. What is factoring ? How does it work ?

26. What do you understand by Hire Purchase ? What are the features of Hire Purchase agreement ?
27. Discuss the features of consumer credit.
28. Briefly explain the causes of financial innovations.

(5 × 2 = 10 weightage)

Part D

Answer any two questions.

Each question carries a weightage of 4.

29. What do you understand by venture capital ? What are the major characteristics of venture capital ?
30. Discuss the present state of the mutual funds in India and outline the causes for their slow growth.
31. Define merchant banking. Discuss the scope for merchant banking services in India.

(2 × 4 = 8 weightage)