SIXTH SEMESTER B.Com. DEGREE EXAMINATION, MARCH 2012

(CCSS)

B.Com. – Core Course – Specialisation

BC 6 B 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 up the blanks :

1. An important goal of the financial service industry is to _____ and allocate savings.

2. _____ is an all purpose unsecured loan to meet the personal requirements of the borrower(s).

3. Net Asset Value is otherwise called _____ Value.

4. _____ means the scale of receivables (book debts) by a firm (client) to a financial intermediary who pays when they are collected or in a guaranteed payment date.

Multiple choice questions :

5. The interest on Educational Loan is computed as per the _____ guidelines.

    (a) Justice Muhammed Committee.

    (b) Chandrasekhar Committee.

    (c) Banking Regulation Act.

    (d) RBI.

    (e) SEBI.

6. The concept of mutual funds was started in India with unit scheme of UTI in _____.

    (a) 1949.   (b) 1956.

    (c) 1983.   (d) 1992.

    (d) 1964.

7. _____ allows for direct withdrawal of funds from a customer's bank account.

    (a) Debit Card.   (b) ATM Card.

    (c) Cheque Card.   (d) Credit Card.

    (e) None of these.

8. _____ essentially involves the divorce of ownership from the economic equipment/asset.

    (a) Retail Banking.

    (b) Factoring.

    (c) Venture Capital.

    (d) Money Market Mutual Fund.

    (e) Leasing.

Match the following :

9. Hold the property of the mutual fund in trust for the benefit of the unit holders.   — (a) Debit Card,

10. Has a perpetual existence and investors are free to buy/sell units at any time at NAV-linked prices.   — (b) Loan syndication.

11. Allows for direct withdrawals of funds from a customer's bank account.   — (c) Trustees.

12. Getting term loans for projects from consortium   — (d) Open-ended scheme.

(12 × ¼ = 3 weig

Part B

Answer **all** questions.

Each question carries a weightage of 1.

13. What do you mean by Financial Services?

14. What is Swap Leasing?

15. What do you mean by down payment?

16. Define merchant banking.

17. What do you understand by Hire Purchase?

18. What do you understand by Money-Market Mutual Funds?

19. Define venture capital.

20. What is a Debit Card?

21. What is retail banking.

(9 × 1 = 9 weighta

Part C

Answer any **five** questions.

Each question carries a weightage of 2.

22. What do you mean by Growth-oriented Fund? What are its main features?

23. What is Portfolio Management? Explain the role of merchant bankers in Portfol Management.

24. Narrate the common features of credit cards.

25. Explain the main characteristics of Financial Services.

26. Define mutual fund. Explain the various types of mutual funds.

27. Explain the eligibility criteria for getting a Credit Card.

28. What is leasing? Explain the various types of leasing.

(5 × 2 = 10 weightage)

Part D

Answer any **two** *questions.*
Each question carries a weightage of 4.

29. Bring out the meaning of factoring. Explain the important types of factoring.

30. Trace the origin merchant banking in India.

31. What do you understand by Hire Purchase? What are the features of Hire Purchase agreement?

(2 × 4 = 8 weightage)