

III Semester M.Com. Examination, March/April 2021 (CBCS Scheme) COMMERCE

Paper - 3.3 FB: Financial Services

Time: 3 Hours

Max. Marks: 70

SECTION - A

- Answer any seven of the following sub-questions. Each sub-question carries two marks: (7x2=14
 - a) What are Open ended and Close ended Schemes of Mutual Fund?
 - b) What is Venture Capital Finance?
 - c) What are ETFs?
 - d) Mention four types of financial services in India.
 - e) Define merchant banker.
 - f) What is cross-border lease?
 - g) State two risks associated with mutual funds.
 - h) Distinguish between discounting and factoring.
 - i) What are the assets suitable for securitizations?
 - j) State two objectives of credit rating.

SECTION - B

Answer any four questions. Each question carries five marks :

 $(4 \times 5 = 20)$

- 2. Explain importance of fund based financial services in economic development of a country.
- 3. What is leasing? Explain the different types of leases.
- 4. Explain in detail the operations of factoring in India.
- 5. What do you mean by dematerialization? Explain the process of dematerialization.



- 6. What criterias should be considered when investing in Mutual funds?
- 7. Explain the credit financing schemes for consumer durables.

SECTION - C

Answer **any three** of the following questions. **Each** question carries **12** marks :

(3×12=36)

- 8. SEBI is the regulatory agency for capital markets in India. Discuss the measures taken by SEBI in the recent past for investor protection.
- 9. State the differences between hire purchase and leasing. Explain the procedure to evaluate hire purchase agreements.
- 10. What is Net Asset Value? How to determine NAV?
- 11. Explain the concept of venture capital. Write a detailed note on stages of venture capital financing.
- 12. Write a note on:
 - a) CRISIL
 - b) Securitisation
 - c) Bill discounting.