E 6662 (Pages : 2) Reg. No.....

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# B.Com. DEGREE (C.B.C.S.S.) EXAMINATION, MARCH 2019

## Fourth Semester

Core Course 12—FINANCIAL SERVICES

(Common for Model I, Model II and U.G.C. Sponsored B.Com. Degree Programmes)

[2013 to 2016 Admissions]

Time : Three Hours Maximum Marks : 80

## Part A

*Answer* **all** *questions.*
*Each question carries* 1 *mark.*

1. Define Venture Capital.
2. What is leasing ?
3. What is meant by fund based financial services ?
4. Give the meaning of 'With recourse factoring' ?
5. What are floating rate bonds ?
6. Expand CRISIL.
7. What is balloon leasing ?
8. Explain open ended scheme of mutual fund.
9. What do you mean by credit rating ?
10. Who is a factor ?

(10 × 1 = 10)

## Part B

*Answer any* **eight** *questions.*
*Each question carries* 2 *marks.*

11. What is 'leveraged buy out' ?
12. Which are the leading credit rating agencies in India ?
13. Name the parties in a typical factoring arrangement.
14. Name the promoters of 'ICRA'.
15. Who is a 'lessee' in a leasing arrangement ?
16. Explain any two features of financial services.

**Turn over**

17. What is the function of a depository ?
18. What is NAV and explain its calculation ?
19. Explain 'income fund' with regard to mutual funds.
20. What is consumer credit ?
21. Distinguish between operating lease and financial lease.
22. Give the meaning of merchant banking.

(8 × 2 = 16)

## Part C

*Answer any* **six** *questions.*
*Each question carries* 4 *marks.*

23. What are the non-fund based financial services available in India ?
24. What are the qualities required for merchant bankers ?
25. List the advantages of factoring to the seller.
26. Describe the process of 'farfailing' services.
27. Point out the objectives of credit rating.
28. Explain the term 'bought out deal'.
29. List the advantages of leasing from the point of view of lessee.
30. Point out the participants in the leasing industry.
31. Explain mezzanine financing.

(6 × 4 = 24)

## Part D

*Answer any* **two** *questions.*
*Each question carries* 15 *marks.*

32. What is credit rating ? Explain the parameters used for rating a company.
33. What is a mutual fund ? Explain the advantages and disadvantages.
34. Explain the advantages and disadvantages of venture capital financing.
35. What do you mean by securitisation of debt ? Explain the benefits accruing from securitisation.

(2 × 15 = 30)