QP CODE: 19101419

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Reg No : .....

Name : .....

B.Com DEGREE (CBCS) EXAMINATION, MAY 2019

Fourth Semester

Optional Core - CO4OCT01 - FINANCIAL SERVICES

(Common for B.Com Model II Finance & Taxation, B.Com Model III Taxation, B.Com Model I Finance & Taxation)

2017 Admission onwards

C64C7713

Maximum Marks: 80 **Time: 3 Hours**

Part A

Answer any **ten** questions.

Each question carries **2** marks.

1. Describe NBFCs
2. What is private venture capital fund?
3. What is Kerala Venture Capital Fund?
4. Identify any two advantages of securitisation?
5. What do you understand by full payout lease?
6. What is limited factoring?
7. What is meant by forfaiting?
8. Explain the concept of credit rating.
9. Write a note on the rating symbols used by CRISIL.
10. What is meant by concentration?
11. What is meant by takeover?
12. What is meant by financial inclusion?

(10×2=20)

Part B

Answer any **six** questions.

Each question carries **5** marks.

13. Give a brief account of CRISIL
14. Explain the role of Servicer, Credit enhance and agents involved in the securitisation process?
15. Explain the provisions in SARFAESI act.
16. What are the features of lease agreement?

17. Explain the differences between installment purchase and leasing.

18. What are the bottlenecks in the effective use of credit rating system in India?

19. Usually both quantitative and qualitative factors are considered in the credit rating process. Discuss.

20. What are the major reasons for merger?

21. Explain the important defense strategies against hostile takeover.

(6×5=30)

Part C

Answer any **two** questions.

Each question carries **15** marks.

22. What is merchant banking? Distinguish between merchant banking and commercial banking in detail.

23. Explain venture capital financing process.

24. Elucidate the mode of operation of Factoring services.

25. What are the problems of post merger integration? How can integration be achieved?

(2×15=30)