



PJ – 531

III Semester M.Com Examination, January 2019  
(CBCS Scheme)  
COMMERCE  
Paper – 3.3 FB : Financial Services

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** sub questions. **Each** question carries **2** marks. **(7×2=14)**
- What do you mean by Financial intermediation ?
  - What is Sale and lease back ?
  - What is higher purchase agreement ?
  - What are Loan syndication ?
  - Give the meaning of Repo Rate.
  - Mention the features of Credit Card.
  - Define Bank Rate.
  - What do you mean by Derivatives ?
  - Mention the advantages of Dematerialization.
  - What do you mean by Discount Market ?

SECTION – B

- Answer **any four** questions. **Each** question carries **5** marks. **(4×5=20)**
- Explain the fund based and non-fund based financial services.
  - Why do companies go for leasing of assets ? Explain.
  - Differentiate between factoring and bills discounting.
  - How do you evaluate new project ideas ? Explain.

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6. What is Mutual Fund ? Explain different types of mutual funds.
7. Briefly explain the functions of CSDL.

SECTION - C

Answer any three questions. Each question carries 12 marks. (3x12=36)

8. Explain the role of financial system in economic development.
9. What are the various legal and tax aspects of leasing ? Discuss.
10. What are the various stages of venture capital financing in India ? Explain.
11. Define Credit rating. Explain the credit rating process and symbols used by ICRA for rating.
12. What is meant by securitization ? Explain the process of securitization.