



PG – 788

IV Semester M.Com. Examination, July 2013
(2007-08 Scheme) (NS)
Commerce
F-4 : FINANCIAL SERVICES

Time : 3 Hours

Max. Marks : 80

Instruction : Answer all Sections.

SECTION – A

(10×2=20)

1. Answer any ten of the following sub-questions in about 3 – 4 sentences each.
Each sub-question carries 2 marks.

- a) What do you mean by loyalty coupon ? Name any company which has issued such coupon in the recent past.
- b) Give examples of fees based financial services.
- c) Mention any 3 contents of lease agreement.
- d) What are the obligations of 'lessor' under financial lease ?
- e) What is the difference between debit card and credit card ?
- f) What is rematerialization ?
- g) What do you mean by securitisation of debt ?
- h) Define mutual fund.
- i) What is the significance of rating symbol ?
- j) Mention two advantages of depository services.
- k) What is meant by venture capital financing ?
- l) What are the features of 'balanced fund' ?

P.T.O.



SECTION - B

(3×5=15)

Answer any three questions. Each question carries 5 marks.

2. Bringout the important features of factoring in India.
3. Write an explanatory note on any two types of leases.
4. What factors influence consumer durable financing ?
5. Briefly explain the process of securitisation of debt.
6. Illustrate determination of NAV.

SECTION - C

(3×15=45)

Answer any three questions. Each question carries 15 marks.

7. Explain different stages of venture capital finance. What are the guidelines issued in this regard ?
 8. What are the recent developments in the financial services industry ? Briefly explain.
 9. Discuss the working of mutual funds in India. Explain how will you evaluate their operational efficiency.
 10. Explain the mechanics of credit rating. What are the advantages to the investors, issuers and intermediaries ? Are there any drawbacks of credit rating ?
 11. Write short notes on the following :
 - a) Derivatives
 - b) Problems of lease financing
 - c) Lease V/s Hire Purchase.
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SECTION – A

Answer any ten of the following sub-questions in about 3 – 4 sentences each.

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(10x2=20)

1. a) What are the features of Debtfund ?
- b) How is interest rate determined ?
- c) Name the players in the financial services market.
- d) What is a 'balloon lease' ?
- e) What is revolving credit ?
- f) Mention different types of bought-out-deals.
- g) What is credit rating ?
- h) Differentiate between disclosed and undisclosed factoring.
- i) What do you mean by off-balance sheet financing ?
- j) What is demat ?
- k) What are the advantages of depository services ?
- l) What is debt securitisation ?



SECTION – B

Answer any three questions. Each question carries 5 marks. (3×5=15)

2. What are the causes for failure of leasing in India ?
3. Discuss the characteristics of financial services.
4. Bring out the factors that influence the demand for consumer finance.
5. Briefly explain the mechanism of mutual fund operation.
6. Distinguish between venture capital and seed capital.

SECTION – C

Answer any three questions. Each question carries 15 marks. (3×15=45)

7. How are venture capital proposals analysed ? Also explain different exit methods available to venture capital financing companies.
 8. Explain the evaluation process of performance of mutual funds.
 9. Give an account of consumer financing practices in India.
 10. Explain different methods of lease financing. What are the advantages and limitations of each of such method ?
 11. Write short notes on the following :
 - a) Securitisation process
 - b) Factoring V/s Bill discounting
 - c) Financial innovations.
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SECTION - A

Answer **any ten** of the following sub-questions in about 3-4 sentences each.
Each sub-question carries 2 marks :

(10x2=20)

1. a) Define financial services.
- b) What is 'operating lease' ?
- c) What are mutual funds ?
- d) What is rematerialisation ?
- e) What is Debit and Credit Card ?
- f) What is cross border leasing ?
- g) What are depositories ?
- h) What are the instruments of securitisation ?
 - i) What is non fund based activity ?
 - j) What is hire purchase ?
- k) Define consumer finance.
- l) What are the types of factoring ?

SECTION - B

Answer **any three** questions. Each question carries 5 marks :

(3x5=15)

2. State the mechanism involved in factoring services.
3. What is NAV of a mutual fund scheme ? Explain with example.
4. Explain the drawbacks of depository system.
5. Briefly explain the credit financing schemes for consumer durables.
6. Explain the tax aspects of leasing.

P.T.O



SECTION - C

Answer **any three** questions. Each question carries 15 marks :

(3x15=45)

7. What are the characteristics of venture capital ? Enumerate the guidelines for venture capital in India.
 8. Explain the key factors to be considered in credit rating process ? Discuss the limitations of credit rating.
 9. "Securitisation is a financial boon to commercial banks." Do you agree ? Support your answer with valid points.
 10. Explain the prospects and recent developments in factoring services in India.
 11. Write short notes on the following :
 - a) New financial instruments
 - b) Credit rating symbols
 - c) Derivatives.
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