



# B.Com.DEGREE EXAMINATION - COMMERCE

FIFTHSEMESTER - APRIL 2018

### CO 5405- FINANCIAL SERVICES

Date: 08-05-2018 Dept. No. Max. : 100 Marks Time: 09:00-12:00

#### Part - A

### Answer All questions $(10 \times 2 = 20)$

- 1. What is meant by financial service?
- 2. Who is a lessor?
- 3. What do you mean by Hire Purchase finance?
- 4. Define "Book Building".
- 5. What is a sub-lease?
- 6. Give the meaning of forfaiting.
- 7. Mention any two Venture Capital Institutions promoted by development banks in India.
- 8. What is securitization?
- 9. Distinguish between Personal Loan and Jewel Loan.
- 10. List out any two functions of a NBFC.

#### Part - B

## Answer any FOUR questions $(4 \times 10 = 40)$

- 11. State the drawbacks of a merchant banker.
- 12. Highlight any five reasons for the slow growth of venture capital companies in India.
- 13. What are the legal aspects of leasing? Explain.
- 14. Bring out the merits and demerits of forfaiting.
- 15. Distinguish between financial lease and operating lease.
- 16. Mention any five defects of credit rating agencies in India.
- 17. "Financial Services in India has to go a long way" Critically evaluate.

#### Part - C

### Answer any TWO questions $(2 \times 20 = 40)$

- 18. Describe the various types of factoring.
- 19. Explain the functions of a merchant banker.
- 20. Discuss the stages of securitization process.
- 21. Explain the importance of Venture Capital financing.

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