

B COM DEGREE END SEMESTER EXAMINATION - JULY 2021**SEMESTER 4 : COMMERCE (CORE)****COURSE : 19U4CRCOM16 : FINANCIAL SERVICES***(For Regular - 2019 Admission)*

Time : Three Hours

Max. Marks: 75

PART A**Answer any 10 (2 marks each)**

1. What are financial services? give two examples.
2. What is loan syndication?
3. What is portfolio management?
4. What are non banking financial companies?
5. What is second round financing?
6. What is harvesting?
7. What is hire purchase?
8. How is factoring classified on the basis of location?
9. What are balanced funds?
10. What is auto loan securitisation?
11. What are the main services rendered by credit rating agencies?
12. What are the rating services provided by CARE?

(2 x 10 = 20)**PART B****Answer any 5 (5 marks each)**

13. How are asset based financial services different from advisory financial services? Explain with examples for each.
14. Financial services are important components of financial system-Explain.
15. Briefly explain the SEBI regulations on venture capital funds.
16. What are the advantages of venture capital?
17. What is equipment leasing?
18. How are mutual funds beneficial to investors?
19. Give a short description of CRISIL
20. What is the importance of credit rating?

(5 x 5 = 25)**PART C****Answer any 3 (10 marks each)**

21. How does financial services contribute towards economic growth?
22. Briefly explain the stages in venture capital financing.
23. What are the advantages and disadvantages of leasing to its various stake holders?
24. Briefly explain the benefits of securitisation to originator and investors
25. Briefly describe the advantages and limitations of credit rating.

(10 x 3 = 30)