B. COM DEGREE END SEMESTER EXAMINATION : MARCH 2023 SEMESTER 4 : COMMERCE

COURSE: 19U4CRCOM16: FINANCIAL SERVICES

(For Regular - 2021 Admission and Improvement / Supplementary - 2020 / 2019 Admissions)

Time: Three Hours Max. Marks: 75

PART A

Answer any 10 (2 marks each)

- 1. What does rating symbols convey?
- 2. What are non banking financial companies?
- 3. Define leasing.
- 4. What is securitisation function?
- 5. What is portfolio management?
- 6. How is factoring classified on the basis of credit risk?
- 7. What is underwriting of public issues?
- 8. Who is an originator?
- 9. What is meant by rating surveillance?
- 10. What is loan syndication?
- 11. What is second round financing?
- 12. What is harvesting?

 $(2 \times 10 = 20)$

PART B

Answer any 5 (5 marks each)

- 13. Briefly explain the structure of venture capital funds.
- 14. Why credit rating is required? Explain.
- 15. What are the factors required for the success of the venture capital industry in India?
- 16. Briefly explain the core functions of financial service providers.
- 17. Discuss the modern activities of financial services?
- 18. What is equipment leasing? Describe its classification.
- 19. Give a short description of CRISIL.
- 20. Briefly explain the factors affecting the choice of mutual funds.

 $(5 \times 5 = 25)$

PART C

Answer any 3 (10 marks each)

- 21. Give an account as to how mutual funds are classified.
- 22. Describe the procedure followed by the credit rating agencies for giving rating symbols for debt instruments.
- 23. Briefly explain the functions of merchant bankers.
- 24. What are the advantages and disadvantages of leasing to its various stake holders?
- 25. How does venture capital funds contribute to the development of India?

 $(10 \times 3 = 30)$