Reg. No…………………………   Name…………………………………

B A, B SC, B COM DEGREE END SEMESTER EXAMINATION - OCTOBER 2025

UGP (HONS.) SEMESTER - 3: DISCIPLINE SPECIFIC ELECTIVE

COURSE: 24UCOMDSE202: FINANCIAL SERVICES

(For Regular 2024 Admission)

Time: 1.5 Hour   Max. Marks: 50

PART A

Answer any 5 questions. Each question carries 2 marks

1. Define the term "Financial Institution."   (CO1, R)

2. Explain a sale and Leaseback arrangement with an example.   (CO3, U)

3. Explain the role of SLR in banking and its impact on liquidity.   (CO2, U)

4. Differentiate between public and private sector banks with an example   (CO2, An)

5. What does a AAA credit rating signify, and why is it important for investors?   (CO4, U)

6. Differentiate between Operating lease and financial lease   (CO3, An)

7. Differentiate between the responsibilities of a factor and a bank in financing

    trade credit   (CO3, An)

(2 x 5 = 10)

PART B

Answer any 4 questions. Each question carries 5 marks

8. Describe the features and structure of Mutual Funds.   (CO1, U)

9. Analyse the relationship between the financial services sector and economic

    development, highlighting at least one recent example from India   (CO1, An)

10. Compare Leasing and Hire Purchase and conclude which option benefits SMEs

    more.   (CO3, An)

11. Describe the organisational setup of the Reserve Bank of India.   (CO2, U)

12. Evaluate the importance of credit rating agencies in guiding investment

    and lending decisions.   (CO4, E)

13. Discuss how mutual funds help investors achieve financial goals, with

    examples of equity and debt fund strategies.   (CO3, U)

(5 x 4 = 20)

PART C

Answer any 2 questions. Each question carries 10 marks

14. Explain in detail the role and functions of Financial Institutions in the economy, and illustrate their contribution with suitable examples. (CO1, U)

15. Analyse the classification of banks in India, and examine how different categories address the credit needs of various sectors. (CO2, An)

16. Apply the concept of Venture Capital financing by preparing a stage-by-stage financing plan for a startup. (CO3, A)

(10 x 2 = 20)