

2019

M. Com.

1<sup>st</sup> Semester Examination

FINANCIAL SERVICES

PAPER – COM – 105

Full Marks : 50

Time : 2 Hours

*The figures in the right-hand margin indicate full marks.*

*Candidates are required to give their answers in their own words  
as far as practicable.*

**UNIT – I**

- 1. Answer any two questions of the following: 2 X 2**
- a) Mention two funds based and two fee based or advisory financial services.
  - b) What is Sovereign rating?
  - c) What do you mean by Venture Capital?
  - d) Write the name of any two credit rating agencies in India.
- 2. Answer any two questions of the following: 2 X 4**
- a) Explain the credit rating process of CARE.
  - b) Discuss the different factors that affect assignment of credit rating of a security.
  - c) Write a short note on Investment Nurturing.
  - d) State the functions of Broker.
- 3. Answer any one questions of the following: 1 X 8**
- a) What do you mean by Factoring Services? Briefly discuss the benefits of factoring services. Distinguish between Export Factoring and Forfeiting Services. ( 2+4+4)
  - b) Clearly explain the present scenario of venture capital in India.

*(Turn over)*

**UNIT – II**

**4. Answer any two of the following questions: (2 X 2 Marks)**

- a) What is sale and lease back?
- b) What do you mean by Green Shoe Option?
- c) What do you mean by Operating Lease?
- d) State the objectives of Merchant Banking.

**5. Answer any two of the following questions: (2 X 4 Marks)**

- a) State the different sources of consumer finance.
- b) State the capital adequacy requirements prescribed for the merchant bankers by the SEBI.
- c) Distinguish between Hire Purchase and Lease.
- d) State the limitations of leasing.

**6. Answer any one of the following questions: (1 X 8 Marks)**

- a) Discuss about the various institutions which cater to the need of housing finance in India.
- b) Explain the mechanism of consumer finance.

*(Internal Assessment :10 marks)*