

**FINAL YEAR B.Com. DEGREE EXAMINATION, APRIL 2015****Part III—Commerce****Paper XV (C)—FINANCIAL SERVICES**

Time : Three Hours

Maximum : 80 Marks

**Part A***Answer any ten questions.  
Each question carries 1 mark.*

1. Define Financial Services.
2. What is factoring ?
3. What is primary and secondary lease ?
4. Define Merchant banking.
5. Mention the name of two credit cards.
6. What is seed capital ?
7. What is wrap lease ?
8. What is forfeiting ?
9. What do you mean by loan syndication ?
10. What is consumer credit ?
11. State any two relief provided by merchant bankers to sick industries.
12. What are T and E cards ?

(10 × 1 = 10 marks)

**Part B***Answer any ten questions.  
Each question carries 4 marks.*

13. Explain the advantages of factoring.
14. Explain mergers and takeovers.
15. State the advantages of credit cards to the shopkeepers.
16. Distinguish between financial lease and operating lease.
17. Define venture capital and explain its features.
18. Write a note on factoring in India.

Turn over

19. Explain any two credit rating agencies.
20. Write a note on MBOs and MBIs.
21. Explain the scope of financial services.
22. State the merits and demerits of credit rating.
23. Discuss the role of a merchant banker in economic development.
24. Distinguish between forfeiting and factoring.

(10 × 4 = 40 marks)

### Part C

*Answer any two questions.  
Each question carries 15 marks.*

25. Explain the Venture capital process.
26. Define credit card ? What are the eligibility conditions imposed by banks for obtaining a credit card ? Also discuss about the particulars to be displayed on the credit card ?
27. Explain the services rendered by merchant banks.

(2 × 15 = 30 marks)