

D 7919

FINAL YEAR B.Com. DEGREE EXAMINATION, AUGUST 2010

Part III—Commerce

Paper XV (c)—FINANCIAL SERVICES

(2005 admissions)

Maximum : 80 Marks

Time : Three Hours

Section A

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

1. Define Merchant banking.
2. What is operating lease ?
3. What is hire charge ?
4. What is consumer credit ?
5. Give two advantages of credit rating to investors.
6. Give the meaning of smart card.
7. Differentiate discounting and factoring.
8. What is management buy-ins ?
9. What is revolving credit ?
10. Differentiate Venture Capital and Development Capital.
11. List the functions of Financial Service.
12. What is Credit Syndication ?

(10 × 1 = 10 marks)

Section B

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

13. Explain the different types of credit rating.
14. Examine the problems of leasing.
15. Distinguish between Hire Purchase and Lease.
16. What are implied conditions ?
17. Explain different types of consumer finance.
18. Sketch the arguments against Consumer Finance.

Turn over

19. Write a note on innovative credit cards in India.
20. Discuss the strategic role of Venture Capital in the economy of India.
21. What is a financial service market? Explain its constituents.
22. What are the accounting practices relating to hire purchase transactions in books of hire purchaser?
23. What are the activities connected with corporate counselling?
24. Describe the special features of service marketing.

(10 × 4 = 40 marks)

Section C

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

25. Define factoring. Discuss the various services rendered by factoring intermediaries.
26. What are the features of a modern credit card? Discuss the settlement procedure of credit cards.
27. "The scope for merchant banking is great in India." Discuss.

(2 × 15 = 30 marks)