

**PJ-510**

III Semester M.Com. Examination, January - 2020

(CBCS Scheme)

**COMMERCE****Paper - 3.3 FB : Financial Services**

Time : 3 Hours

Max. Marks : 70

**Instruction :** Answer *all* Sections.**SECTION - A**

1. Answer **any seven** of the following sub-questions. Each sub-question carries **2** marks. **7x2=14**
- Give the meaning of leasing.
  - What do you mean by Green shoe option ?
  - What do you mean by mortgage based securitisation ?
  - What are masala bonds ?
  - What is loyalty coupon ?
  - Give the meaning of credit syndication.
  - What is the significance of rating system ?
  - Define the term Depository.
  - What is growth-oriented mutual fund ?
  - What do you mean by forfeiting ?

**SECTION - B**

Answer **any four** of the following questions in about **one** page. Each question carries **5** marks. **4x5=20**

- Explain the role of financial services in the Indian economy. Mention the key factors for the growth of the financial services sector in India.
- What is the difference between Hire purchase and Leasing ? Discuss tax implications with regards to Hire purchase.
- What is venture capital financing ? Explain the stages involved in Venture capital financing.
- How do you evaluate a lease Vs. buy decision ?
- Discuss the various forms of factoring with suitable example.

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7. What are the specific role of depositories in the capital market development ?
8. Describe the credit rating process adopted by a rating agency. Support your answer with the case of one of the recognised agencies in India.

### SECTION - C

Answer **any three** of the following questions. Each question carries 12 marks.

**3x12=36**

9. Discuss the various benefits of depository system. Write a note on participants of depository system in India.
10. What do you understand by leasing ? Explain various types of lease.
11. Give the meaning of security brokerage. Write down SEBI regulations relating to Brokerage business.
12. What do you mean by dematerialization of shares ? What are the steps involved in dematerialization ?
13. Write short notes on :
  - (a) Financial innovations
  - (b) NSDL and CDSL
  - (c) Derivatives