

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
MCom DEGREE EXAMINATION MAY 2026
(Fourth Semester)

Branch – **COMMERCE**
FINANCIAL SERVICES

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)
Answer **ALL** questions
ALL questions carry **EQUAL** marks (10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	Which is defined as the market where financial assets are created or transferred? a) financial service b) Financial Instruments c) head Offices d) Financial market	K1	CO1
	2	What is the markets which attracts funds in large volume and from all types of investors? a) Money Market b) Organised c) Unorganised d) Broad financial market	K2	CO2
2	3	Which is the platform where the shares of companies are traded among investors? a) Primary market b) Secondary market c) Stock market d) Super market	K1	CO1
	4	Where securities are introduced as an offer to public? a) Primary market b) Secondary market c) Spot market d) Commodity market	K2	CO2
3	5	Which lease is for a limited period? a) Capital Lease b) Leveraged Lease c) operating lease d) Sale and Lease back	K1	CO1
	6	Hire purchase act enacted in the year (a) 1971 (b) 1972 (c) 1973 (d) 1974	K2	CO2
4	7	Which Securitization uses financial instruments to transfer credit risk without transferring the assets? a) Synthetic b) Student loan c) Credit card d) Debit card	K1	CO1
	8	As per the Provisions of the SARFAESI Act, the borrower fails to comply with the notice, the Bank may a) Take possession of the security for the loan b) Sale or lease or assign the right over the security c) Manage the same or appoint any person to manage the same d) All the above	K2	CO2
5	9	UTI mutual fund was set up in the Year _____ a) 1963 b) 1986 c) 1956 d) 1947	K1	CO1
	10	The reliability of the company and its competitive edge over its competitors is clearly known a) Listing of shares b) Credit rating c) Securitization d) Project counseling	K2	CO2

Cont...

SECTION - B (35 Marks)Answer **ALL** questions**ALL** questions carry **EQUAL** Marks (5 × 7 = 35)

Module No.	Question No.	Question	K Level	CO
1	11.a.	What are the features of financial services?	K2	CO2
	(OR)			
	11.b.	Mention the economic environment for financial services.		
2	12.a.	Explain the services of merchant bankers.	K3	CO3
	(OR)			
	12.b.	Describe the role of issue manager.		
3	13.a.	What are the advantages of leasing?	K3	CO3
	(OR)			
	13.b.	Outline the functions of factoring.		
4	14.a.	List out the steps of securitization.	K4	CO4
	(OR)			
	14.b.	Write short note on 'securitization'.		
5	15.a.	List out the Functions of credit rating agencies in India.	K4	CO4
	(OR)			
	15.b.	Explain the credit rating services in India.		

SECTION -C (30 Marks)Answer **ANY THREE** questions**ALL** questions carry **EQUAL** Marks (3 × 10 = 30)

Module No.	Question No.	Question	K Level	CO
1	16	Explain the functions of the Financial Services.	K4	CO4
2	17	Distinguish between primary market and secondary market.	K4	CO4
3	18	Explain the different types of Leasing.	K4	CO4
4	19	Discuss the types of securitization.	K5	CO5
5	20	Summarize the kinds of Mutual Funds.	K5	CO5

Z-Z-Z

END