

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCOM DEGREE EXAMINATION MAY 2024
(Sixth Semester)

Branch – COMMERCE (FINANCIAL SYSTEM)

FINANCIAL SERVICES

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

(5 x 1 = 5)

- 1 Which one of the following is the nature of financial services?
(i) Inseparability (ii) Intangibility
(iii) Perishability (iv) All of these choices
- 2 Which among the following financial investments is considered to be highly risky and have a growth-oriented project with the goal of earning a high percentage of return?
(i) Merchant Banking (ii) Leasing
(iii) Venture Capital (iv) Mutual Fund
- 3 Formal merchant banking activity in India was originated in
(i) 1978 (ii) 1869
(iii) 1969 (iv) 1987
- 4 Which of the following is India's first Credit Information Company?
(i) CRISIL (ii) ICRA
(iii) SMERA (iv) CIBIL
- 5 Stock broker means a member of
(i) SEBI (ii) RBI
(iii) Stock Exchange (iv) Stock Holding Corporation of India Ltd.

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(5 x 3 = 15)

- 6 a Describe any six financial services offered by various financial institutions.
OR
b Explain the nature of financial services.
- 7 a Describe the regulations on governing mutual funds in India.
OR
b Discuss the characteristics of venture capital to assess the suitability of a potential investment.
- 8 a Explain the role of merchant banking in promoting capital market development in India.
OR
b Explain the benefits of factoring.
- 9 a Explain the need for securitization.
OR
b State any three problems of credit rating.
- 10 a Highlight the eligibility for a stock broker in India.
OR
b Explain the responsibilities of Custodian.

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SECTION -C (30 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks (5 x 6 = 30)

11 a Analyze the impact of the financial services industry on the overall economic growth in India.

OR

b Discuss the recent trends in the financial sector and their implications for various stakeholders.

12 a Compare and contrast different types of mutual funds with regard to risk and return.

OR

b Apply the venture capital investment process to evaluate a specific startup.

13 a Analyze the different forms of factoring and their suitability for various business scenarios.

OR

b Analyze the different types of merchant bankers and their specific roles in financial markets.

14 a Discuss the benefits and problems of securitization.

OR

b Discuss the various functions and ratings of CRISIL and ICRA.

15 a Explain the SEBI guidelines for stock broking services.

OR

b Discuss the various functions of Stock Holding Corporation of India Limited.

Z-Z-Z

END