

Exam. Code : 107306

Subject Code : 2183

B.Com. (Prof.) Semester—VI

FINANCIAL SERVICES IN INDIA

Paper—BCP : 632

Time Allowed—3 Hours]

[Maximum Marks—50

## SECTION—A

**Note** :— Question No.1 consists of 12 very short answer questions. Attempt any 10 questions out of these. Answer to each question should be up to **five** lines in length. Each question carries 1 mark.

1. (a) Who is Merchant Banker ?
- (b) Name two types of factoring services.
- (c) Explain the term Credit Rating Agency.
- (d) What is meant by Hire Purchase ?
- (e) What is a stock Exchange ?
- (f) Explain the term Consumer Credit.
- (g) What is factoring ?
- (h) Name two Credit Rating Agencies in India.
- (i) Distinguish between Factoring and Forfeiting.
- (j) What is leasing ?
- (k) What are the objectives of SEBI ?
- (l) What is meant by Housing Finance ?

**SECTION—B**

**Note** :— Attempt any **two** questions out of the following **four** questions with answer to each question upto **five** pages in length. Each question carries **10** marks.

2. Discuss the role of Credit Rating Agencies in the evaluation of company along with the various types of credit ratings.
3. What is meant by term Merchant Banking ? Explain the significance of Merchant Banking services in a developing country like India.
4. Elaborate the term Leasing. Discuss its various types in light of its advantages.
5. Discuss the various approaches to Lease Evaluation practiced in India.

**SECTION—C**

**Note** :— Attempt any **two** questions out of the following **four** questions with answer to each question upto **five** pages in length. Each question carries **10** marks.

6. What are the reasons for the emerging popularity of consumer credit in India ? What are the various sources of consumer credit in India ?
7. Discuss the Merits and Demerits of Hire Purchase Financing.
8. Discuss the Factoring Process and distinguish between factoring and discounting of Bills. Elaborate various types of factoring.
9. Briefly explain the following terms :
  - (i) Real Estate Housing Finance
  - (ii) Uses of Credit cards
  - (iii) Two types of consumer credit in India
  - (iv) Note on Debit card.