

Exam. Code : 108506

Subject Code : 2221

**B.Com. 6<sup>th</sup> Semester**  
**FINANCIAL SERVICES**

**Group-I, BCG-612**

Time Allowed—Three Hours] [Maximum Marks—50

**SECTION—A**

**Note** :— Attempt any **TEN** questions from Section A. Each question carries **1** mark.

1. (i) Discuss the difference between hire purchase and consumer credit.
- (ii) Explain conglomerates in financial services.
- (iii) Discuss the constituents of financial system.
- (iv) Discuss interval funds.
- (v) Define custodian in case of mutual funds.
- (vi) Discuss any one problem faced by merchant banks.
- (vii) What is closed ended lease ?
- (viii) What are home loans ?
- (ix) Explain the difference between factoring and credit insurance.
- (x) What is bulk/agency factoring ?
- (xi) What are global cards ?
- (xii) Explain smart card.

**SECTION—B**

**Note** :— Attempt any **TWO** questions from Section B. Each question carries **10** marks.

2. “Financial services sector is the backbone of an economy.” Enumerate the statement in the light of role played by this sector in the growth of the economy.
3. What is covered under the scope of merchant banking ? Write a detailed note on history of merchant banking.
4. What is a mutual fund ? What are the various categories and types of mutual funds ?
5. Explain :
  - (a) Money market mutual funds.
  - (b) Public sector mutual funds.

**SECTION—C**

**Note** :— Attempt any **TWO** questions from Section C. Each question carries **10** marks.

6. What is lease agreement ? Explain the process of leasing.
7. What is plastic money ? Who are the global players in the credit card market ? Also explain in steps the procedure followed in the credit card industry.
8. Discuss the process of factoring. Explain the various types of factoring arrangement.
9. Explain the concept of venture capital. Write a detailed note on stages of venture capital financing.