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Class - BVO C (B & F S) Sem. II

Subject - Financial Services

Paper - BVC 204

Time Allowed : 3 Hours

Maximum Marks : 50

SECTION-A

1 Attempt any 10 questions. Each question carries 1 mark.

- (i) ICRA
- (ii) Leveraged lease
- (iii) Custodian
- (iv) Merchant Banking
- (v) Factoring
- (vi) Difference between Operating & Financial lease.
- (vii) Housing Finance
- (viii) Term Loan
- (ix) Securitisation
- (x) Consumer Finance
- (xi) Credit card
- (xii) Difference between Leasing & Hire Purchase.

SECTION-B

Attempt any 2 questions. Each question carries 10 mark.

2. What do you mean by financial services? Explain the role of financial services in detail.

3. What do you mean by credit rating ? Explain in detail the methodology for rating adopted by rating agencies.
4. 'A Merchant Banker provides a number of services to its clients'. Comment.
5. What is leasing? Elaborate the different forms of leasing in detail.

SECTION-C

Attempt any 2 questions. Each question carries 10 marks.

6. 'Mutual Fund is a way to ensure safer investment of funds which is structured around different components'. Explain.
7. What do you mean by credit card? Write down the advantages and disadvantages of credit card in detail.
8. What is securitisation? Explain the advantages of securitisation in detail.
9. What factors are taken into consideration by housing finance institutions while granting loans?
