

Exam. Code : 110102

Subject Code : 3804

**Bachelor of Vocation (Banking & Financial Services)**

**2<sup>nd</sup> Semester**

**FINANCIAL SERVICES**

**Paper—BVC-204**

Time Allowed—3 Hours]

[Maximum Marks—50

**SECTION—A**

**Note :—** Attempt any TEN short questions. Each question carries 1 mark.

1. Write short notes on :

- (i) Loan Syndication
- (ii) CRISIL
- (iii) Financial Intermediary
- (iv) Forfaiting vs. Factoring
- (v) Demerits of Credit Cards
- (vi) Open ended Funds
- (vii) Freezing of Demat Account
- (viii) Balanced Funds
- (ix) Project Counseling
- (x) Functions of merchant banker

(xi) Hypothecation of dematerialized shares

(xii) Pure Growth Funds.

### SECTION—B

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

2. Explain the role of financial services in the Indian Financial System.
3. Explain the structure and scope of merchant banking in India.
4. What are the advantages and disadvantages of credit rating ?
5. Define a mutual fund and describe the various types of mutual funds.

### SECTION—C

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

6. Explain the various merits and demerits of credit cards.
7. Elaborate the role of consumer credit in the financial system.
8. Discuss the problems and prospects of Housing Finance Companies.
9. Explain the SEBI guidelines for depository participants in India.