

**Bachelor of Vocation (Banking & Financial Services) - 2nd Semester
(2721)**

Paper: BVC-204 Financial Services

Time Allowed: 2 hrs.

Max. Marks: 50

Note: There are EIGHT questions of equal marks. Candidates are required to attempt any FOUR questions.

Section A

- Q1: a) Differentiate between funds based v/s fee based services.
b) Discuss the recent developments in merchant banking in India.
- Q2: What are the various functions performed by CRISIL. Explain the rating methodology adopted by CRISIL to evaluate credit worthiness of debt issuer.

Section B

- Q3: What are the rights available to hirer in hire purchase agreement? Also discuss the tax implications of hirer for both parties in hire purchase.
- Q4: Define Beta. How Beta can be used to evaluate performance of mutual funds?

Section C

- Q5: a) Write a short note on asset securitization of debt.
b) What is the procedure of granting finance under consumer finance?
- Q6: What do you understand by factoring? Discuss the growth of factoring services in India.

Section D

- Q7: a) What is the difference between debit card v/s credit cards?
b) What are the problems associated with use of credit cards?
- Q8: What do you understand by dematerialization? Discuss the SEBI guidelines for depository participants.

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