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Code No. : 40773 Sub. Code : GMBA 4 A

B.B.A. (CBCS) DEGREE EXAMINATION, APRIL 2014.

Fourth Semester

Business Administration – Main

Elective: FINANCIAL SERVICES

(For those who joined in July 2012 onwards)

Time : Three hours

Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL the questions.

Choose the correct answer.

1. The range of services that are offered by a host of institutions and agencies operating in a financial system.
(a) Financial services
(b) Marketing services
(c) Transport services
(d) None of the above
2. Regulations designed to protect and promote the interest of the investors, small and individual.
(a) Institutional regulations
(b) Investor regulations
(c) Prudential regulations
(d) None of the above

3. The following one is a kind of fee based activity of a financial intermediary.
(a) Hire purchasing
(b) Underwriting of shares
(c) Capital issue market
(d) None of the above
4. In hire purchase depreciation can be claimed by the
(a) Hirer
(b) Seller
(c) Buyer
(d) None of the above
5. In India, the company which actually deals with the corpus of the mutual fund is called
(a) Sponsor company
(b) Asset management company
(c) Mutual fund company
(d) None of the above
6. A _____ card is nothing but a card that can be generated anybody at any time provided he has already registered his name in the bank's web site.
(a) Smart card
(b) Debit card
(c) Virtual card
(d) None of the above



7. The first bank in India to start factoring business is.
- (a) State Bank of India
 - (b) Indian Bank
 - (c) Bank of Baroda
 - (d) None of the above
8. Venture Capital as a new phenomenon originated in
- (a) UK
 - (b) India
 - (c) USA
 - (d) None of the above
9. The most common method of public issue is through
- (a) Private placement
 - (b) Prospectus
 - (c) Stock brokers
 - (d) None of the above
10. The first credit rating agency CRISIL was floated in the year
- (a) 1978
 - (b) 1988
 - (c) 1899
 - (d) None of the above

PART B — (5 × 5 = 25 marks)

Answer ALL the questions, choosing either (a) or (b).
Each answer should not exceed 250 words.

11. (a) What are the importances of financial services?

Or

- (b) Write down the causes for financial innovation.

12. (a) What are the fund based activities of a financial service company?

Or

- (b) Distinguish between a financial lease and an operating lease.

13. (a) What are the important features of mutual fund?

Or

- (b) Describe the several types of credit facilities available to a consumer.

14. (a) What are the characteristics features of factoring?

Or

- (b) Enumerate the salient features of venture capital financing.



15. (a) State the qualities required for a merchant banker.

Or

- (b) What are the benefits of credit rating to the rated companies?

PART C — (5 × 8 = 40 marks)

Answer ALL the questions, choosing either (a) or (b).
Each answer should not exceed 600 words.

16. (a) Explain the growth of financial services in India.

Or

- (b) Discuss the problems faced by the financial service sector.

17. (a) Discuss briefly the role played by various participants in lease finance services.

Or

- (b) Enumerate the rights available to a hirer under the hire purchase finance agreement.

18. (a) Explain the factors that should be considered before selecting a mutual fund.

Or

- (b) Discuss the facilities and services provided by the credit card issuers.

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19. (a) Explain the different types of factoring with their significance.

Or

- (b) Discuss the guidelines for venture capital in India.

20. (a) Discuss the guidelines for Merchant Bankers issued by SEBI.

Or

- (b) Explain the working of various credit rating agencies in India.
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