

**B.Voc. DEGREE EXAMINATION, NOVEMBER 2022**  
**BANKING, FINANCIAL SERVICES AND INSURANCE**  
**THIRD SEMESTER**

**COURSE : MAJOR CORE**  
**PAPER : FINANCIAL SERVICES - I**  
**TIME : 3 HOURS**

**MAX.MARKS : 100**

**SECTION – A**

**ANSWER ALL QUESTIONS**

**(10X2=20)**

1. Define leasing.
2. What is factoring?
3. Explain the term consumer durable finance.
4. State any two functions of rating agencies.
5. Define New Issues Market.
6. Who is a Registrar?
7. What is Hire purchase?
8. Explain the term fee based financial services”.
9. What is venture capital?
10. List down the different types of mutual funds.

**SECTION – B**

**ANSWER ANY FIVE QUESTIONS**

**(5X4=20)**

11. What are financial services? Explain the objectives and functions of financial services.
12. Distinguish between lease financing and hire purchase financing.
13. Explain the different types of factoring services in India.
14. Define mutual funds. Explain the features and benefits of mutual funds in India.
15. Elaborate on the types of leasing services.
16. Write short notes on a) Private Equity b) consumer durable finance.
17. Discuss the various functions performed by merchant bankers in India.

**SECTION – C**

**ANSWER ANY TWO QUESTIONS**

**(2X15=30)**

18. Enumerate the different types of financial lease.
19. Explain the different modes by which consumer finance is extended.
20. Explain the regulatory framework available for various financial services in India.

**CASE STUDY ( Compulsory )****(3X10=30)**

Voltex, is One of the leading NBFC of North India with a track record of 25 years in the business. They have been providing financial assistance to the customers with diversified products.

They had been using traditional methods like spreadsheet and diaries for sales process. Despite the strong presence in North India and agriculture heartland of India the sales numbers were not proportionate to the queries and the brand.

There was no clarity on time taken to onboard the customers. There was little integration and coordination across the departments from Sales to Credit. There was no LOS (Loan origination process) and LMS (Loan management systems) in existence leading to delay in loan processing and disbursements. Practically there were no actionable insights for sales team. It had low adoption and conversion rate.

Sales Agents who have to travel across different regions should have automated mobile solution. user Friendly Key factors for deciding Mobile Sales CRM, can be integrated with their present system.

Sales Agents should be able to capture customer details while on the move without human intervention. Generation of daily Geo intelligent visit route. Automated allocation of leads and KPI based actionable insights are essential for increasing sales.

Management obtaining real time information is important to get the bird-eye view of the sales process

**QUESTIONS**

1. Describe the challenges faced by Voltex in meeting the needs of the consumers.
2. Elucidate the functions of Non-Banking Financial Companies
3. Suggest measures by which the company can improve its services to the customers

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