

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 86
(For candidates admitted from the academic year 2023 – 2024)

B.VOC. DEGREE EXAMINATION - NOVEMBER 2024
BANKING, FINANCIAL SERVICES AND INSURANCE
THIRD SEMESTER

COURSE : MAJOR CORE
PAPER : FINANCIAL SERVICES
SUBJECT CODE : 23VB/VM/FS36
TIME : 3 HOURS **MAX. MARKS: 100**

SECTION A			
Q. No.	Answer all the questions not exceeding 50 words: (5 x 2 = 10)	CO	KL
1.	What is financial services?	1	1
2.	Define Leasing.	1	1
3.	List out any two instruments for credit rating.	1	1
4.	What do you mean by crowdfunding?	1	1
5.	List out the depository participants in India.	1	1
SECTION B			
Q. No.	Answer any four questions not exceeding 150 words: (4 x 5 = 20)	CO	KL
6.	Explain the features of leasing.	2	2
7.	Describe the sources of consumer finance.	2	2
8.	Explain the advantages of mutual fund.	2	2
9.	Elucidate the characteristics of financial services.	2	2
10.	Explain: (a) Buy-out (b) Private equity.	2	2
11.	Write a note on bills discounting.	2	2
SECTION C			
Q. No.	Answer the following questions not exceeding 500 words: (4 x 10 = 40)	CO	KL
12.	a) Explain the advantages and disadvantages of leasing.	3	3
	(OR)		
	b) Explain the SEBI guidelines for the new issue market and the role of the lead manager.	3	3
13.	a) Discuss the various credit rating agencies in India and its functions.	3	3
	(OR)		
	b) Explain the content of the lease agreement.	3	3
14.	a) Classify the various types of factoring.	4	4
	(OR)		
	b) Define Hire Purchase. Discuss the characteristics and legal position of hire purchase.	4	4
15.	a) Demonstrate the stages involved in Venture capital.	4	4
	(OR)		
	b) Explain the types of non-banking financial companies.	4	4
SECTION D			
Q. No.	Answer any two questions not exceeding 1000 words: (2 x 15 = 30)	CO	KL
16.	Explain the various types of financial services provided by banks and financial institutions.	5	5
17.	Discuss the various services performed by merchant bankers.	5	5
18.	Explain the types of mutual funds prevalent in India.	5	5
