

Roll No.

Total No. of Pages : 02

Total No. of Questions : 09

**B.com (Honours) (Sem.-6)**  
**MANAGEMENT OF FINANCIAL SERVICES**

**Subject Code : BCOP-612-18**

**M.Code : 79473**

**Date of Examination : 12-07-22**

**Time : 3 Hrs.**

**Max. Marks : 60**

**INSTRUCTIONS TO CANDIDATES :**

1. **SECTION-A is COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. **SECTIONS-B** consists of **FOUR** Sub-sections : **Units-I, II, III & IV.**
3. **Each Sub-section** contains **TWO** questions each, carrying **TEN** marks each.
4. **Student has to attempt any ONE** question from each **Sub-section.**

**SECTION-A**

1. a) What is a Personal Loan?  
b) What are the uses of Credit Card?  
c) What are the various types of Loans offered by Banks?  
d) What do you understand by Securitization of Debt?  
e) What are the advantages of Credit Rating?  
f) What do you mean by Financial Services?  
g) What is Merchant Banking?  
h) What do you mean by Securitization of Debt?  
i) Differentiate between Hire Purchase and Lease Agreement.  
j) Define the Term Retail Banking.

## SECTION B

### UNIT-I

2. Discuss the importance and contribution of Financial Services in India.
3. Discuss the meaning, origin and growth of Merchant Banking in India.

### UNIT-II

4. Write a note on the performance of Leasing Industry in India.
5. Discuss the concept and characteristics of Hire Purchase Agreements. What are the various RBI guidelines for Hire Purchase companies in India?

### UNIT-III

6. Discuss the different forms of factoring with suitable examples.
7. What do you mean by Mutual Funds? Discuss in details some of the Mutual Fund Schemes. What is the current scenario of Mutual Funds in India?

### UNIT-IV

8. What do you mean by Venture Capital? Discuss in detail the feature and guidelines of Venture Capital in India.
9. What is Plastic Money? What are the advantages and disadvantages of Debit cards and Credit Cards?

**NOTE : Disclosure of Identity by writing Mobile No. or Marking of passing request on any paper of Answer Sheet will lead to UMC against the Student.**