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B.Com.(P) (2011 & onward) (Sem.-4) MANAGEMENT OF FINANCIAL SERVICES

Subject Code: BCOP-405 Paper ID : [B1144]

Time: 3 Hrs. Max. Marks: 60

INSTRUCTION TO CANDIDATES:

- SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks
- SECTION-B contains SIX questions carrying TEN marks each and a student has to attempt any FOUR questions.

SECTION-A

1. Write briefly:

- 1. What do you mean by Financial Inclusion?
- 2. Define the term 'Lease'.
- 3. What are the tax implications of Hire Purchase?
- 4. Distinguish between factoring and forfeiting.
- 5. Is credit rating mandatory?
- 6. Define the terms stock broker and sub- broker.
- 7. What are advantages and disadvantages of credit rating?
- 8. Discuss the structure of Merchant Banking industry.
- 9. Discuss the concept of International credit rating practices.
- 10. Difference between hire purchase and leasing.

SECTION-B

- 2. Explain the structure of Indian Financial System with the help of a suitable diagram.
- 3. What are the characteristics of a hire-purchase transaction? In what way it differs from a lease?
- 4. Critically examine the functioning of merchant bankers in India.
- 5. Explain the mechanism of factoring with the help of a diagram.
- 6. Describe the credit rating process adopted by a rating agency. Support your answer with the case of one of the recognised agencies in India.
- 7. Discuss briefly the role of two depositories in India. To what extent these two institutions have grown in India?