

Dr. Babasaheb Ambedkar Open University
Term End Examination July – 2023

Course	: BBAR	Date	: 25-July-23
Subject Code	: BBAR-601	Time	: 09:30am to 11.45am
Subject Name	: Financial Services	Duration	: 02.15 Hours
		Max. Marks	: 70

Section A

Answer the following (Attempt any three) (30)

1. What is Financial Service? Explain the different types of financial services.
2. What is mutual fund? Explain the Types of Mutual Fund.
3. Explain the Meaning of Factoring and the Mechanism and Types of Factoring.
4. How to Using Product Life Cycle to Manage Marketing of Banking Products? explain in detail.
5. Define CRISIL? And explain the Functions of CRISIL.

Section B

Answer the following (Attempt any four) (20)

1. Explain the Functions of Merchant Banking.
2. Define Concept of Insurance and Explain the Principles of Insurance.
3. Explain the Types of Leasing, Advantages and Disadvantages of Leasing from the Viewpoint of Lessor.
4. Explain the Concept and Characteristics of Venture Capital.
5. What external factors can influence buyer behaviour? Explain with examples.
6. What are the advantages and disadvantage of Plastic Money?

Section C

Part – A (Multiple Choice Questions)

(10)

- 1 A merchant bank is a financial institution conducting money market activities and:
A Lending
B Underwriting and financial advice
C Investment service.
D All of the above
- 2 Which of the following is not a fee-based financial service?
A Corporate counselling
B Lease financing
C Profit management
D Issue management
- 3 In which year did the mutual fund industry started in India?
A 1965
B 1960
C 1963
D 1962
- 4 Which of the following insurance can be provided to entire family under family plan?
A Health
B Vehicle
C Travel
D Personal Accident
- 5 Under hire purchase, finance is provided against which kind of property?
A Movable
B Immovable
C Both
D None

- 6 National Housing Bank is wholly owned by which of the following institutions?
A RBI B SEBI
C SBI D None of the above
- 7 How many parties are involved in a factoring transaction?
A Two B Three
C Four D Five
- 8 Bank account allows you to:
A Transacts B Opens an account
C Transfers an account D All of above
- 9 Which of the following is India's first Credit Information Company?
A CRISIL B ICRA
C SMERA D CIBIL
- 10 Which of the following is one of the modern forms of structured finance?
A IPO B Equity
C Gilt Edged Securities D Securitization

Part – B (Do as Directed)

(10)

- 1 Define Merchant Banking.
2 Explain Treasury Bill.
3 Define Assets Management Company.
4 Explain Open-Ended Scheme.
5 Explain Fire Insurance.
6 Define Marine Insurance.
7 Explain the term "Sales and Lease Back".
8 Define FORFEITING.
9 What is A Document of Title to Goods?
10 Define E-Wallet.
