



**KERALA AGRICULTURAL UNIVERSITY**  
**B. Sc. ( Hons.) C & B 2016 Admission**  
**IV Semester Final Examination- July-2018**  
**Financial services (3+0)**

Bank.2206

**Marks: 50**  
**Time: 2 hours**

**I Fill in the blanks: (10x1=10)**

- 1 Securities market regulatory authority in India is .....
- 2 In India, the first merchant banking services were started in.....
- 3 NBFC are regulated by .....
- 4 Rural infrastructure development fund is maintained by .....
- 5 The custodian of monetary reserve in India.....
- 6 Any two international credit rating agencies are.....and .....
- 7 The first credit rating agencies in India is .....

**Expand**

- 8 NEFT                      9 CVV                      10 CRISIL

**II Write Short notes on ANY FIVE of the following (5x2=10)**

- 1 Difference between equity share and preference share
- 2 Role of financial intermediaries in financial market
- 3 Challenges faced by financial services sector in India
- 4 Carrot and stick bond
- 5 Various venture capital schemes in operation
- 6 UPI payment system with four examples
- 7 Important information considered by Credit rating agencies for granting the rating symbol

**III Answer ANY FIVE of the following (5x4=20)**

- 1 Advantages of lease financing
- 2 Features of venture capital
- 3 Difference between hire purchase and installment system
- 4 Function of NABARD
- 5 Benefits and drawbacks of forfeiting
- 6 Types of factoring
- 7 Role of credit rating agencies

**IV Write an essay on ANY ONE of the following (1x10=10)**

- 1 Define NBFC. Explain the different categories of financial services provided by the NBFC?
- 2 Define Merchant Banking; Explain its structure and functions of merchant banking industry in India?

\*\*\*\*\*