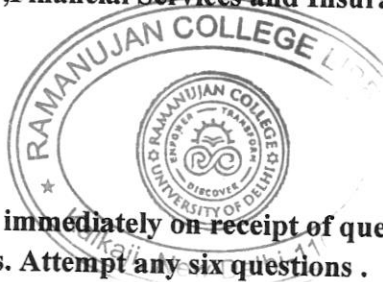


631

Unique paper code: 6202462301
 Name of Paper: Financial Services
 Name of the Course: B.Voc (Banking ,Financial Services and Insurance)
 Semester: 3
 Duration: 3 hrs
 Maximum Marks: 90



Instructions for Candidates:

- Write your Roll No. on the top immediately on receipt of question paper.
- The paper has total 8 questions. Attempt any six questions .
- Each question is of 15 marks.

- | | | | |
|---|----|--|-------|
| 1 | a) | Explain the concept and the objectives of financial services? | 7 |
| | b) | Briefly describe the various asset/fund based Financial Services. | 8 |
| 2 | a) | Discuss the role played by NHB in housing finance. | 7 |
| | b) | Enumerate the types of Housing loans available in the housing market. | 8 |
| 3 | a) | Bring clearly the differences between Hire Purchase and leasing. | 7 |
| | b) | What are the rights of a hirer under the provisions of the Hire Purchase Act, 1972? | 8 |
| 4 | a) | Explain the meaning and characteristics of Venture Capital. | 7 |
| | b) | Elaborate on the various steps followed in the Venture Capital Process. | 8 |
| 5 | a) | What is credit rating and how it is advantageous to investors ? | 7 |
| | b) | Write a note on the major domestic credit rating agencies. | 8 |
| 6 | a) | Give an overview of retail finance in India. | 7 |
| | b) | Briefly highlight the global retail finance scenario also. | 8 |
| 7 | a) | Define the term insurance and the various principles of Insurance. | 7 |
| | b) | Discuss the powers and functions of Insurance Regulatory and Development Authority(IRDA) | 8 |
| 8 | | Write short notes (any two) | 7.5x2 |
| | a) | Health Insurance | |
| | b) | Latest Development in Financial Services | |
| | c) | Types of Lease | |