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V Semester B.A./B.A. Afsal-UI-UIama/B.Sc./B.Com./B.T.T.M./B.B.A./B.B.A.-T.T.M./B.B.A.-A.H./B.C.A./B.S.W./B.M.C. Degree (CBCSS – OBE – Regular/Supplementary/Improvement) Examination, November 2025 (2019 to 2023 Admissions)

Generic Elective Course 5D05 COM: FINANCIAL SERVICES

Time: 2 Hours Max. Marks: 20

## PART - A

Answer any three questions from the following. Each question carries 1 mark.

- 1. What is a mutual fund?
- 2. Define derivatives.
- 3. What do you mean by credit rating?
- 4. What is a certificate of deposit?

 $(3 \times 1 = 3)$ 

PART - E

Answer any three questions from the following. Each question carries 3 marks.

- 5. Differentiate between capital market and money market.
- 6. Explain the meaning of merchant banking and outline its functions.
- 7. Define factoring. Explain any three types of factoring.
- 8. Explain the meaning of a stock broker and describe their role in stock market operations. (3×3=9)



## PART - C

Answer any one question from the following. Each question carries 8 marks.

- 9. What is a financial system? Discuss the components of a formal financial system.
- Discuss the concept of depository services and explain their benefits to investors and the capital market. (1×8=8)

