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| **SESSION** | **December 2023** |
| **PROGRAM** | **BACHELOR of COMMERCE (B COM)** |
| **SEMESTER** | **IV** |
| **course CODE & NAME** | **DCM2202– Financial services** |
| **CREDITS** | **4** |

**Set – 1st**

**Questions**

**1. What are financial services? Briefly explain the various financial services.**

**Ans:**Financial services encompass a broad range of economic activities and products that are provided by financial institutions to individuals, businesses, and governments. These services play a crucial role in facilitating economic transactions, managing risks, and promoting overall financial well-being. Financial services can be categorized into various segments, each serving different needs within the financial ecosystem.

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**2. What do you mean by Lease Financing? Discuss the advantages and disadvantages of leasing.**

**Ans:**Lease financing is a method of obtaining the use of an asset by entering into a leasing agreement with a lessor. In a lease arrangement, the lessee (the user of the asset) pays periodic payments to the lessor (the owner of the asset) for the right to use the asset for a specified period. Lease financing is commonly used for acquiring equipment, machinery, vehicles, or real

**3. What is a credit rating? Discuss the advantages of credit rating to the company.**

**Ans:**A credit rating is an evaluation of the creditworthiness of an individual, business, or government entity. It is assigned by a credit rating agency based on an analysis of the entity's financial condition, credit history, and other relevant factors. Credit ratings are expressed in alphanumeric symbols (such as AAA, AA, A, BBB, etc.) or specific rating grades, indicating the likelihood of the entity meeting its financial obligations. The higher the credit rating, the lower the perceived risk of default.

**Advantages**

**Set – 2nd**

**Questions**

**4. “There are many insurance policies available in the market to cater to the various needs of the investors”. In light of the above statement, list and discuss the features of various insurance policies.**

**Ans:**There are various types of insurance policies available in the market, each designed to cater to different needs and provide specific benefits to policyholders.

**Here is a list of some common types of insurance policies, along with their key features:**

**1. Life Insurance:**

**Features:**

**5. What is merchant banking? Discuss in detail the various functions performed by merchant bankers.**

**Ans:**Merchant banking is a specialized form of banking that provides a wide range of financial services and investment advice to corporations and high-net-worth individuals. Unlike traditional banking, which focuses on deposits and loans, merchant banking is more involved in activities such as underwriting, advisory services, and capital market transactions. Merchant

**6. ‘Venture capital (VC) is generally used to support start-ups and other businesses with the potential for substantial and rapid growth’. Discuss.**

**Ans:**Venture capital (VC) is a form of financing that is typically provided to early-stage companies, particularly start-ups, with high growth potential. It involves investment from venture capital firms or individual investors (venture capitalists) in exchange for an ownership stake in the company. The primary goal of venture capital is to support businesses in their early