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BRAINWARE UNIVERSITY

Term End Examination 2025-2026
Programme – BBA-Hons-2023
Course Name – Managing Financial Services
Course Code - BBA50204A
(Semester V)

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Brainware University
Barasat, Kolkata -700125

Full Marks : 60 **Time : 2:30 Hours**

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

Group-A

(Multiple Choice Type Question) 1 x 15=15

1. *Choose the correct alternative from the following :*

(i) Locate the term for services providing advice on portfolio selection.
a) Wealth advisory b) Deposit facilitation
c) Loan syndication d) Cheque clearing

(ii) Identify which is not an investment service.
a) Equity research b) Securities trading
c) Mutual fund advisory d) Term deposit account

(iii) Locate the oldest organized bank type in India.
a) Regional rural banks b) Presidency banks
c) Cooperative societies d) Non-banking finance companies

(iv) Select the correct classification for a credit card.
a) Loan service b) Payment service
c) Investment service d) Deposit service

(v) Locate the challenge traditional banks face from fintech firms.
a) Reduced customer loyalty b) Increased branch traffic
c) Fewer product offerings d) Improved manual systems

(vi) Cite the maturity period for most money market instruments.
a) Above 5 years b) 1 to 10 years
c) Less than 1 year d) No fixed maturity

(vii) Identify the main purpose of the secondary market.
a) Issuing new shares b) Enhancing liquidity of securities
c) Collecting taxes d) Printing government bonds

(viii) Select the feature distinguishing debt instruments from equities.
a) Fixed income return b) Ownership rights
c) Voting rights d) Variable dividends

(ix) Identify which is a derivative product.
a) Treasury bill b) Equity share

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c) Futures contract d) Corporate bond

(x) Select the commodity most traded in Indian commodity markets.

a) Crude oil b) Rice
c) Steel d) Silver

(xi) Choose the correct statement about private placement.

a) Securities offered to a select group of investors b) Requires IPO roadshow
c) Issued only through stock exchanges d) Mandatory to involve public bidding

(xii) Choose the correct reason for SEBI's public issue guidelines.

a) Increase cost of raising capital b) Protect investor interest
c) Limit foreign investment d) Control inflation

(xiii) Predict the meaning of an AAA rating.

a) Highest credit quality b) High speculative risk
c) Default risk d) Moderate risk

(xiv) Choose the disadvantage of over-reliance on credit ratings.

a) Encourages active investment b) May overlook market conditions
c) Improves capital allocation d) Eliminates default risk

(xv) Predict the key drawback of credit rating for investors.

a) Increases market transparency b) May become outdated quickly
c) Always predicts defaults d) Encourages short-term holding

Group-B

(Short Answer Type Questions) 3 x 5=15

2. Describe the challenges faced by the financial service industry today. (3)
3. Define banking services and their role in financial intermediation. (3)
4. Illustrate the structure of the Indian financial system. (3)
5. Determine the various forms of securities issue used by companies. (3)
6. Explain the legal rights of hirers in hire purchase agreements. (3)

OR

Analyse the disadvantages of hire purchase. (3)

Group-C

(Long Answer Type Questions) 5 x 6=30

7. Assess the importance of exit strategies in venture capital. (5)
8. Compare NBFCs with commercial banks. (5)
9. Explain the limitations of credit rating. (5)
10. Determine the regulatory importance of credit rating agencies. (5)
11. Summarize the overall importance of credit rating in capital markets. (5)
12. Analyse the concept of hire purchase. (5)

OR

Explain the tax implications of leasing in India. (5)

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