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| **SESSION** | **FEB-MARCH 2025** |
| **PROGRAM** | **MASTER OF BUSINESS ADMINISTRATION (MBA)** |
| **SEMESTER** | **III** |
| **COURSE CODE & NAME** | **DBFI304 FINANCIAL SERVICES** |
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**Assignment Set – 1**

**Q1. What do you mean by “Financial Services”? Write a short note on Regulation of Mutual Funds. 5+5**

**Ans 1.**

**Financial Services and Regulation of Mutual Funds**

**Meaning of Financial Services**

Financial services refer to the broad range of economic services provided by the finance industry. These include banking, insurance, investment, leasing, factoring, mutual funds, and financial advisory services. Financial services are the backbone of any economy, as they facilitate the mobilization of savings, capital formation, and efficient allocation of financial resources. They enable individuals and businesses to conduct transactions, invest in various instruments, and manage financial risk.

In essence, financial services act as an intermediary mechanism between depositors and

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**Q2. Discuss the Principles of Insurance. Explain the primary activities involved in managing a public issue. 5+5**

**Ans 2.**

**Principles of Insurance and Managing a Public Issue**

**Principles of Insurance**

Insurance is a financial service that provides risk coverage to individuals and businesses. It functions on the principle of risk pooling, where individuals transfer their risk to the insurance company in exchange for premium payments. To function effectively and ethically, the insurance sector follows certain fundamental principles.

One of the most important principles is Utmost Good Faith, which requires both the insurer and the insured to disclose all material facts. The Principle of Insurable Interest states that the

**Q3. Describe the Securitization process. Comment on the Functions of Portfolio Management Services. 6+4**

**Ans 3.**

**Securitization Process and Functions of Portfolio Management Services**

**Securitization Process**

Securitization is a structured financial process in which various types of illiquid financial assets, such as loans or receivables, are pooled together and repackaged into interest-bearing securities. These securities are then sold to investors. It helps financial institutions convert future receivables into immediate liquidity, thereby improving their balance sheet efficiency.

The first step in securitization involves Asset Selection, where the originator (e.g., a bank) selects a pool of homogeneous assets like housing loans, car loans, or credit card receivables.

**Assignment Set – 2**

**Q4. Describe the types of Consumer Finance. Explain the various stages of venture capital financing. 5+5**

**Ans 4.**

**Types of Consumer Finance and Stages of Venture Capital Financing**

**Types of Consumer Finance**

Consumer finance refers to the range of credit facilities provided to individuals for purchasing goods and services for personal consumption. It is a critical component of retail banking and plays a significant role in boosting consumer spending and overall economic growth. Consumer finance can be categorized into several types.

Personal Loans are unsecured loans provided to individuals for varied needs such as medical

**Q5. Discuss the purpose of investment banking in facilitating capital formation and economic growth. 10**

**Ans 5.**

**Role of Investment Banking in Capital Formation and Economic Growth**

**Investment Banking**

Investment banking is a specialized segment of banking that assists individuals, corporations, and governments in raising capital and offering financial advisory services. These banks are distinct from commercial banks as they do not take deposits. Instead, they act as intermediaries between securities issuers and investors, facilitating capital market transactions.

**Capital Formation Function**

One of the primary roles of investment banks is facilitating capital formation. They do this by

**Q6. Write a note on Leasing vs. Hire-Purchase. 10**

**Ans 6.**

**Leasing vs. Hire-Purchase**

**Asset Financing**

Leasing and hire-purchase are two popular financial services that help individuals and businesses acquire assets without paying the full purchase price upfront. Though both serve similar purposes—financing the use of an asset—their legal ownership structure, risk, and cost implications differ significantly. Understanding the difference helps in choosing the