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| **SESSION** | **FEBRUARY - MARCH 2024** |
| **PROGRAM** | **MASTER OF BUSINESS ADMINISTRATION (MBA)** |
| **SEMESTER** | **3** |
| **COURSE CODE & NAME** | **DBFI304 - FINANCIAL SERVICES** |
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**Assignment Set – 1**

**1. What is a mutual fund? Analyse the various factors to be considered when selecting a mutual fund.**

**Ans 1.**

**Mutual Funds: An Overview and Selection Criteria**

A mutual fund is a kind of investment vehicle that pooled together funds from multiple investors to invest in a diverse portfolio of securities, like bonds, stocks and money market instruments and various other investments. The fund is managed by a professional fund manager they aim to offer investors an increase in capital and generate income by diversification and expert management. Mutual funds' structure gives individuals with access to a greater variety of investments than they could achieve by themselves by spreading risk across a range of assets,

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**2. Explain the various functions and steps involved in a public issue.**

**Ans 2.**

**Functions and Steps Involved in a Public Issue**

A public offering, commonly called the Initial Public Offering (IPO) in the event of a business making public its first time, is an essential procedure whereby a private company offers its shares to the public as an IPO or a new stock issue. This procedure allows companies to get capital from investors in the public. The steps and functions that are involved in a public offering are

**3. Explain the concept of venture capital. Write a detailed note on stages of venture capital financing.**

**Ans 3.**

**Concept of Venture Capital**

Venture capital (VC) is a type of private equity financing offered by investors to start-ups or small-sized businesses that have strong potential for growth in exchange for equity or a portion of ownership of the business. Unlike traditional bank loans, venture capital focuses on high-risk, high-potential-growth companies, and it involves not only financial support but also strategic mentorship. Venture capitalists are generally well-connected experts in their field who offer not just capital, but also business advice, networking opportunities and other tools to assist startups

**Assignment Set – 2**

**4. What do you mean by merchant banking? Examine the role of a merchant banker in the corporate enterprise.**

**Ans 4.**

**Definition of Merchant Banking**

Merchant banking is an area of banking that focuses on the requirements for financial services and needs by wealthy and large-scale corporations. In contrast to commercial banks, which offer retail banking services for people of all ages, these banks concentrate on offering services like underwriting loans, loan services as well as financial advice and fundraising for large and large companies. Merchant banks don't deal with the general public, and don't offer standard banking

**5. What is a credit rating? Discuss the advantages and limitations of a credit rating to the company.**

**Ans 5.**

**Definition of Credit Rating**

A credit rating is an assessment on the risk to credit of a potential debtor, which predicts their capacity to repay the loan and an implicit prediction of the probability of the debtor's default. The rating is determined by a credit rating company that evaluates the debtor's financial background, financial assets as well as liabilities as well as the economy. Ratings are typically expressed in numerals or alphabets, with various scales based on the agency that is rating. Credit

**6. Write a Note on the Hire Purchase.**

**Ans 6.**

**Hire Purchase: An Overview**

The hire purchase is a type of financial arrangement that permits an individual or company to purchase an asset through an installment payment over time. This option bridges gaps for people who are unable to afford the full cost of the item upfront and gives them the chance to utilize the asset and still pay for it. The ownership of the asset is transferred between the purchaser and the vendor only after all the payments have been made and this is the primary feature that