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| **SESSION** | **FEB-MARCH 2024** |
| **PROGRAM** | **MASTER OF BUSINESS ADMINISTRATION (MBA)** |
| **SEMESTER** | **IV** |
| **COURSE CODE & NAME** | **DFIN403 – MERCHANT BANKING & FINANCIAL SERVICES** |
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**Assignment Set – 1**

**1. Illustrate concept of financial services? Discuss the different types of financial services with suitable example?**

**Ans 1.**

Financial services encompass a broad range of activities that facilitate the proper functioning of an economy by assisting individuals and businesses in managing money, investments, and other related economic activities. At its core, the concept of financial services is centered on the management, investment, transfer, and lending of money.

Financial services are integral to personal financial management, business operations, and overall economic stability. They enable the efficient allocation of capital across the economy,

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Top of Form

Bottom of Form

**2. DefineBrokerage with reference to functions performed by brokers. Discuss the difference between brokers and underwriters. 5 + 5**

**Ans 2.**

**Brokerage and Functions of Brokers**

Brokerage refers to the service provided by brokers who act as intermediaries between buyers and sellers in financial markets. Brokers facilitate the buying and selling of securities, real estate, insurance, and other financial instruments. They earn a commission for their services, which is usually a percentage of the transaction value.

**Brokers perform several essential functions:**

* **Facilitating Transactions**: Brokers connect buyers and sellers, ensuring that

**3. Discuss the various players in depository system.Describe the advantages of depository system.**

**Ans 3.**

**Players in the Depository System**

The depository system is a framework that facilitates the electronic storage, transfer, and settlement of securities, eliminating the need for physical certificates. Several key players operate within this system, each with distinct roles:

**Depositories**: Central entities that hold securities in electronic form and facilitate their transfer and settlement. Examples include the National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL) in India. Depositories maintain

**Assignment Set – 2**

**4. Write short note on the following:**

**a. Elements of lease**

**b. Types of leases**

**Ans 4.**

**Elements of Lease**

A lease is a contractual arrangement in which one party, the lessor, grants the right to use an asset to another party, the lessee, for a specified period in exchange for periodic payments. The key elements of a lease include:

* **Parties Involved**: The lessor, who owns the asset, and the lessee, who uses the asset. Both parties agree to the terms outlined in the lease agreement.
* **Lease Term**: The duration for which the lessee is granted the right to use the asset.

**5. “Credit rating has emerged as a protector for the small investors as well as the bigger ones.” Justify the statement with reference to functions performed by CRAs.**

**Ans 5.**

Credit rating agencies (CRAs) have become crucial protectors for both small and large investors by providing reliable assessments of the creditworthiness of various entities, such as corporations, governments, and financial instruments. This statement is justified through the numerous functions that CRAs perform, which enhance transparency, reduce information asymmetry, and facilitate informed investment decisions.

CRAs conduct thorough analyses of the financial health, business environment, and

**6. Summarize the process of securitization.**

**Ans 6.**

Securitization is a financial process that transforms illiquid assets into tradable securities, providing liquidity and diversifying risk. The process involves several steps, each playing a crucial role in converting assets like loans or receivables into marketable securities. Here’s a summary of the securitization process:

**Asset Selection and Pooling**: The process begins with the selection of a pool of assets, such as mortgages, auto loans, credit card receivables, or other types of debt. These assets are