

**Total Pages—5 PG/IIIS/COM/302.1 & 302.2/24**

**M.Com. 3rd Semester Examination, 2024**

**COMMERCE**

**PAPER – COM-302**

**Financial Services and Marketing**

*Full Marks : 50*

*Time : 2 hours*

**Answer all questions**

*The figures in the right hand margin indicate marks*

*Candidates are required to give their answers in their own words as far as practicable*

**PAPER – COM 302.1**

**[ Marks : 20 ]**

**1. Answer any *two* of the following questions :**

**5 × 2**

**( Turn Over )**

- (a) What do you mean by Recourse Factoring ?  
How does it differ from the Non-Recourse Factoring ?
- (b) How does lease financing contribute to the growth of business and industries, especially for companies with limited access to traditional credit facilities?
- (c) What are the primary services offered by merchant banks ? How do these services differ from those provided by traditional commercial banks ?
2. Answer any *one* question from the following :  
10 × 1
- (a) (i) What are the key stages of venture capital financing ? How do the funding objectives, risk profiles, and investor expectations change across these stages ?

( 3 )

- (ii) Briefly discuss the objectives of investment nurturing. 5 + 5
- (b) (i) Briefly discuss the role of credit rating in the industrial development of a country.
- (ii) What are the key parameters and frameworks used by credit rating agencies in India to evaluate creditworthiness? 4 + 6

**PAPER – COM 302.2**

[ Marks : 20 ]

3. Answer any *two* questions from the following : 5 × 2
- (a) Discuss the strategic relevance of branding for marketers.
- (b) With the help of an example for each,

briefly explain

(i) Perceived value Pricing and

(ii) Going Rate Pricing.

$$2\frac{1}{2} + 2\frac{1}{2}$$

(c) Given below is a list of products. What kind of distribution channel (direct/indirect) would you recommend for each of these products ?

(i) Personal computer

(ii) Premium priced range of sanitary fittings

(iii) Branded spices

(iv) Industrial lubricant

(v) Refrigerator

4. Answer any *one* question from the following :

10 × 1

(a) Discuss the concept of cognitive dissonance and its implications for marketing. Also briefly state Howard Sheth Model of consumer decision making.

5 + 5

( 5 )

(b) Write short notes on :

(i) Width and Consistency of product lines

(ii) Sales Promotion. 5 + 5

**[ Internal Assessment — 10 Marks ]**

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