

M.Com.(HPP)(F.F.S) Sem-3 Examination**CC 15****Housing Finance & Allied Financial Services****August 2021****Time : 2-00 Hours]****[Max. Marks : 50**

Instructions: All Questions in **Section I** carry equal marks
Attempt any **TWO** questions in **Section I**

Section I

- Q.1 Explain the concept of "Housing Finance" and discuss Reverse Mortgage Loan (RML) in detail. (20)
- Q.2 Explain the concept of Non Banking Finance Companies (NBFCs) and discuss types of Non Banking Finance Entities. (20)
- Q.3 Discuss in detail "Advisory Services" provided by Investments Banks in India. (20)
- Q.4 Explain the concept of Credit Rating and its Importance, Origin, Rating Methodology and Rating Symbols. (20)

Section II**Choose the correct option.(Any Five)****(10)**

- The concept of housing finance was pioneered in year ____
(a) 1977 (b) 1987
(c) 1967 (d) 1997
- Which is the apex level financial institution for the housing sector?
(a) RBI (b) NHB
(c) RRB (d) None of the above
- NHB is a wholly owned subsidiary of ?
(a) HFCs (b) GOI
(c) RBI (d) Both (a) & (c)
- The regulatory authority of Micro finance companies:
(a) Reserve Bank of India
(b) National Housing Bank
(c) Securities and Exchange Board of India
(d) Department of Company Affairs

PTO
1

E 270-2

5. Supervisory framework comprises of:
- (a) CAMELS pattern (b) Market intelligence
(c) Off site monitoring through returns (d) All of the above
6. NHB has reduced risk weights on individual housing loans to how much percent?
- (a) 55% (b) 65%
(c) 75% (d) 85%
7. The role of commercial banks consists of _____.
- (a) They lend funds
(b) They mobilize savings in the form of deposits
(c) Their services are accessible by all
(d) All of the above
8. Investment banks can raise funds through which ways?
- (a) FPOs (b) GDRs
(c) Preferential Allotments (d) All of the above.
9. Which was the first depository set up in India?
- (a) UTI (b) CDSL
(c) SHCIL (d) NSDL
10. The pricing of forfeiting transaction includes?
- (a) discount rate (b) grace days
(c) handling fee (d) All of the above.
11. _____ is the conversion of securities in demat form into physical certificates.
- (a) Rematerialization (b) Dematerialization
(c) Both (a) & (b) (d) None of the above.
12. _____ refers to leasing the aircraft alone.
- (a) Dry Lease (b) Wet Lease
(c) Both (a) & (b) (d) None of the above

———— X ———— X ————