

Seat No. : _____

MT-105

March-2019

M.Com., Sem.-II

HPP (A/c)

CC-6 : Financial Services

Time : 2:30 Hours]

[Max. Marks : 70

1. (A) Discuss the financial services as a component of financial system. 14

OR

(i) Write a note on credit rating. 7

(ii) Difference between factoring and forfeiting. 7

(B) Answer in **one** or **two** lines only : (any **four**) 4

(1) Give the full form of NSDL.

(2) State any two functions of custodian.

(3) Which credit rating agency, rating only small and medium enterprise ?

(4) _____ is the largest depository in India.

(a) IDBI

(b) NSDL

(c) CDSL

(d) HDFC

(5) _____ is the pioneer credit rating agency in the world.

(a) Fitch

(b) Citi Bank

(c) Moody's

(d) Standard & Poor's

(6) Is the first credit rating agency of India.

(a) CARE

(b) ICRA

(c) CRISIL

(d) SEBI

2. (A) What is Investment Banking ? Explain functions and types of investment banks. 14

OR

(i) Discuss the role of National Housing Bank. 7

(ii) Write a note on Reverse mortgage loan. 7

(B) Answer in **one** or **two** lines only : (any **four**) 4

(1) Define lead merchant bank.

(2) How much minimum capital is required with merchant bank for working as issue banker ?

(a) 2 crore

(b) 10 crore

(c) 5 crore

(d) 25 crore

- (3) If the size of issue is upto 50 crores, how many banks are required to be appointed as a lead merchant bankers ?
- (a) Five (b) Two
(c) Three (d) Four
- (4) In the reverse mortgage loan, repayment of loan will be made
- (a) on death of a borrower
(b) by tenant of property
(c) by equated monthly installment
(d) None
- (5) Home loans are available for
- (a) Home Purchase (b) Home Extension
(c) Home Repairs (d) All of the above
- (6) State any two types of Housing loan.

3. (A) Define insurance and discuss types of insurance. 14

OR

- (i) Write a note on micro finance and financial inclusion. 7
- (ii) Discuss the functions of Banks. 7

(B) M.C.Q. (any **three**) 3

- (1) _____ is the major activity of a commercial bank.
- (a) Mobilisation of fund (b) Lending of funds
(c) Investments of fund (d) None
- (2) _____ is used for direct debit and credit payment electronically.
- (a) ECS (b) ATM's
(c) NEFT (d) None
- (3) There are total _____ scheduled commercial bank's in India.
- (a) 26 (b) 163
(c) 34 (d) 82
- (4) _____ is the oldest insurance business.
- (a) Fire insurance (b) Motor vehicle insurance
(c) Marine insurance (d) Miscellaneous insurance
- (5) Which bank was known as the imperial bank ?
- (a) RBI (b) BOB
(c) BOI (d) SBI

