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1604N160

Candidate's Seat No : _____

M.Com HPP (AAA) Semester-2 Examination

CC 6

Financial Services

Time : 2-30 Hours]

April-2024

[Max. Marks : 70

- Q.1 Discuss financial service as a component of financial system. 14
OR
- Q.1 Write a note on any one Credit Rating agency. 14
- Q.2 What is Investment Bank? Discuss functions of investment banks. 14
OR
- Q.2 Explain types of Housing Finance Institutions and Discuss types of housing loan. 14
- Q.3 Write a note on Micro Finance and financial inclusion. 14
OR
- Q.3 Define life and General insurance. Give difference between LIC and GIC. 14
- Q.4 Explain Methods of investing In Mutual Funds. 14
OR
- Q.4 Define mutual funds and Discuss Benefits of Mutual Funds. 14
- Q.5 Attempt any Seven out of Twelve: 14
1. _____ is India's first Credit rating agency.
a) CRISIL c) CARE
b) ICRA d) SMERA
 2. _____ is 100% financing without recourse to the exporter.
a) Factoring
b) Forfeiting
c) International forfeiting
d) None of the above
 3. _____ is the largest custodian as far as domestic business concerned.
a) NSDL c) IDBI
b) CDSL d) SHCIL
 4. When the Housing Development Finance Corporation is established in India?
a) 1975 c) 1977
b) 1978 d) 1974

N166 - 2

5. ____ Housing loan is for extension and renovation of existing house.
 - a) Loan for home purchase
 - b) Loan for home extension
 - c) Loan for land purchase
 - d) None of the above
6. The National Housing Bank was set up in _____.
 - a) 1988
 - b) 1990
 - c) 1989
 - d) 1991
7. Which of the following is a typical service provided by investment banks?
 - a) Personal wealth management
 - b) Auto loan for individuals
 - c) Merger and Acquisition advisory
 - d) Project financing
8. The specific amount to be paid by client for the insurance against the risk is _____.
 - a) Total amount of insurance paid by insurance company
 - b) Total amount of Insurance
 - c) Insurance premium
 - d) None of above
9. Which of the following is not a public sector insurance company?
 - a) SBI Life Insurance
 - b) United India Insurance company
 - c) The New India Assurance company
 - d) General Insurance Corporation of India
10. ____ enables an investor to switch or transfer a fixed amount of money at regular intervals from his fixed income investments to designated equity scheme.
 - a) SWP(Systematic Withdrawal plan)
 - b) SIP (Systematic Investment Plan)
 - c) STP (Systematic Transfer Plan)
 - d) None of these
11. NAV in mutual funds stands for _____.
 - a) Net Asset Value
 - b) Net Amount Valuation
 - c) Net Acquired Value
 - d) Newly Acquired valuation
12. Who regulates mutual fund in India?
 - a) IRDA
 - b) SEBI
 - c) RBI
 - d) None of above

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