

**M.Com. (HPP) (FFS) Semester-3 Examination**  
**CC-15**

**Housing Finance & Allied Financial Services**

**Time : 2-30 Hours]**

**March-2024**

**[Max. Marks : 70]**

Q.1 Discuss the functions of National Housing Bank. 14  
 OR  
 Q.1 Write a note on Reverse Mortgage Loan (RML). 14

Q.2 Explain in detail the functions of NBFC. 14  
 OR  
 Q.2 Discuss various types of NBFC. 14

Q.3 Explain in detail the duties of merchant banker. 14  
 OR  
 Q.3 Write a note on investment banking services. 14

Q.4 Write a note on Credit rating agency. 14  
 OR  
 Q.4 What is factoring? Explain the process of factoring in detail. 14

Q.5 Attempt any Seven out of Twelve: 14

1. HFC stands for:
  - a) Housing Finance Company
  - b) Housing Finance Corporation
  - c) Housing Federation Of Commerce
  - d) None of the above
2. \_\_\_\_\_ is an apex financial institution for housing.
 

a) RBI	c) SEBI
b) SBI	d) NHB
3. Which of the following NBFCs are engaged in the principal business of financing physical assets?
  - a) Investment company
  - b) Loan company
  - c) Infrastructure finance company
  - d) Asset finance company
4. Which authority regulates and supervises NBFC's?
  - a) SEBI
  - b) IRDA
  - c) RBI
  - d) NABARD

5. A merchant bank is a financial institution conducting money market activities and:
  - a) Lending
  - b) Underwriting and financial service
  - c) Investment service
  - d) All of the above
6. Which of the following is not a credit rating agency?
  - a) CARE
  - b) IFCI
  - c) CRISIL
  - d) ICRA
7. How many factors are there in International factoring?
  - a) 1
  - b) 3
  - c) 2
  - d) 4
8. Which was the first depository set up in India?
  - a) UTI
  - b) CDSL
  - c) SHCIL
  - d) NSDL
9. Formal merchant banking activity in India was originated in \_\_\_\_\_.
  - a) 1978
  - b) 1969
  - c) 1769
  - d) 1987
10. Which of the following services are provided by NBFC's?
  - a) Hire purchase
  - b) Loan
  - c) Equipment leasing
  - d) All of the above
11. Which of the following is India's first credit information company?
  - a) CRISIL
  - b) ICRA
  - c) SMERA
  - d) CIBIL
12. Operating lease is a
  - a) Revocable contract
  - b) Non revocable contract
  - c) Operating contract
  - d) None of the above