

M.Com. (HPP-FFS) Sem.-3 Examination

CC-15

Housing Finance & Allied Financial Services

November-2025

Time : 2-30 Hours]

[Max. Marks : 70

- Q.1** Write a short note on the National Housing Bank (NHB), highlighting its roles and powers. **14**
- OR**
- Q.1** Explain the role of Housing and Housing finance in the economic development of a country, and discuss the various types of Housing loans available. **14**
- Q.2** Discuss the advantages and economic importance of NBFCs in India. **14**
- OR**
- Q.2** Examine the major challenges faced by NBFCs in India. **14**
- Q.3** Explain the core functions of Investment Banks. **14**
- OR**
- Q.3** Discuss the advisory services provided by Investment Banks in the Housing Finance Industry. **14**
- Q.4** Explain the meaning of depository and describe the process of dematerialization along with its benefits. **14**
- OR**
- Q.4** What is leasing? Differentiate between an operating lease and a financial lease. **14**
- Q.5** MCQs (Attempt any 7 out of 12) **14**

1. The National Housing Bank was established in which year?

- A. 1982
- B. 1988
- C. 1991
- D. 1995

2. Which of the following is a benefit of housing finance to the economy?

- A. Reduce housing demand.
- B. Slow down urbanization
- C. Promote employment and infrastructure growth

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- D. Increase poverty.
3. The primary function of the National Housing Bank is to:
- A. Refinance housing finance institutions
 - B. Provide housing loans directly to individuals
 - C. Control monetary policy
 - D. Issue Currency Notes.
4. The Minimum Net Owned Fund (NOF) required for NBFCs is
- A. ₹ 1 crore
 - B. ₹ 2 crores
 - C. ₹ 5 crores
 - D. ₹ 10 crores
5. What does NHB stand For?
- A. National Housing Board
 - B. National Home Board
 - C. National Housing Bureau
 - D. National Home Bank
6. The Principal Business criteria for an NBFC is Known As the:
- A. 40-40 Rule
 - B. 50-50 Rule
 - C. 60-60 Rule
 - D. 70-70 Rule
7. Investment banks mainly deal with:
- A. Daily deposits and withdrawals
 - B. Large financial transactions and corporate clients
 - C. Small saving accounts
 - D. Retail customers
8. Which of the following is a core function of investment banking?
- A. Accepting deposits
 - B. Underwriting Securities
 - C. Providing saving accounts
 - D. Issuing Debit cards
9. Investment bank act as a bridge between:
- A. Retail traders and shopkeepers
 - B. Investors and organizations needing funds
 - C. RBI and Government
 - D. Banks and depositors
10. In without recourse factoring, who bears the risk of bad debts?
- A. The client
 - B. The factor

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- C. The debtor.
 - D. The bank
11. The forfaiter typically operates in which currency?
- A. Only domestic currency
 - B. Only local buyer's currency
 - C. Freely convertible currencies
 - D. Barter trade
12. Which of the following statements is true?
- A. Credit rating guarantees repayment of money
 - B. Credit rating is an opinion, not a guarantee
 - C. Credit rating eliminates investment risk
 - D. Credit rating agencies are owned by the government only.
