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**2903E1685**

Candidate's Seat No : \_\_\_\_\_

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

**CC-15**

**Housing Finance & Allied Finance Services**

**Time : 2-30 Hours]**

**March-2025**

**[Max. Marks : 70**

Q.1 What is housing finance? Explain role of housing finance in the Indian economy. 14

OR

Q.1 (A). Explain Reverse mortgage loan. 07  
(B). State various initiatives taken by govt to promote Housing finance in India. 07

Q.2 Define NBFC. Which institutions are exempted from the provisions of Chapter III B of RBI Act, 1934? 14

OR

Q.2 Discuss and explain growth and categories of NBFCs. 14

Q.3 What is investment Banking ? explain various services provided by investment banks. 14

OR

Q.3 Write Short notes: 1). Functions of investment Banks 2). Types of investment Banks 14

Q.4 Define Depository. Explain the difference between bank and depository. Discuss the benefits of depository. 14

OR

Q.4 Define Lease. Who is a lessor and lessee? Explain the rights, obligations and responsibilities of lessor and lessee. 14

Q.5 MCQ's: (Attempt any 7 out of 12) 14

1. NBFCs supplement the role of Bank in all aspects.  
(A) True (B) False (C) Neither True, nor False (D) I don't know

2. How much per cent of minimum paid up capital is held by Central/State Government fully/partly under Government Companies?  
(A) 40% (B) 51% (C) 60% (D) 55%

3. What amount of asset size should be held by Systematically Important Core Investment Company?  
(A) 90 crore (B) 95 crore (C) 100 crore (D) 105 crore

4. Which of the following is not a credit rating agency?

(A) CRISIL (B) ICRA (C) CARA (D) CARE

5. In which year Depository Act was established?

(A) 1992 (B) 1995 (C) 1994 (D) 1996

6. Factoring is for \_\_\_\_\_ term.

(A) short (B) long (C) medium (D) None

7. HFC stands for:

(A) Housing Finance Company  
(B) Housing Finance Corporation  
(C) Housing Federation of Commerce  
(D) None of The Above

8. NHB stands for:

(A) National Housing Business  
(B) National Housing Bank  
(C) Non - Housing Bank  
(D) None of The Above

9. What is full form of EMI?

(A) Equated monthly instalment  
(B) End monthly instalment  
(C) Extracted monthly instalment  
(D) None of the above

10. Which of the following is a typical service provided by investment banks?

(A) Personal wealth management  
(B) Auto loans for individuals  
(C) Project financing for small businesses  
(D) Mergers and acquisitions advisory for corporations

11. IPO stand for

(A) Initial Public Offerings  
(B) Internal Public Offerings  
(C) Initials Public Offerings  
(D) Inclusive Public Offerings

12. What is the term for the process of merging two or more companies to form a single entity?

(A) Divestiture  
(B) Acquisition  
(C) Spin-off  
(D) Merger

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