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2304E330

Candidate's Seat No : _____

**M.Com. (HPP - AAA) Sem.-2 Examination
CC-6**

Financial Services

April-2025

Time : 2-30 Hours]

[Max. Marks : 70

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- Q.1** Discuss financial service as a component of financial system. **(14)**
OR
- Q.1** What is Factoring? Explain the process of factoring along with the types of factoring in brief. **(14)**
- Q.2** What is Investment Bank? Discuss functions of investment banks. **(14)**
OR
- Q.2** Write a note on Functions of National housing bank. **(14)**
- Q.3** Explain in detail the Functions of Commercial Bank. **(14)**
OR
- Q.3** Differentiate between LIC and GIC. **(14)**
- Q.4** Define Mutual Fund. Explain any two types of Mutual Funds. **(14)**
OR
- Q.4** Discuss in detail the Methods of investing In Mutual Funds. **(14)**
- Q.5** Choose Appropriate alternative from the following. **(Attempt any 7 out of 12)** **(14)**
- What is the primary objective of financial services?
a) Increase inflation
b) Mobilize savings and channel them into investments
c) Reduce employment
d) Promote monopoly
 - Which of the following is NOT a type of financial service?
a) Insurance
b) Banking
c) Agriculture
d) Credit rating
 - What is the purpose of a credit rating?
a) To calculate interest
b) To measure market trends
c) To assess creditworthiness of borrowers
d) To fix product prices
 - Which institution is responsible for regulating housing finance companies in India?

- a) IRDAI
c) RBI
5. A reverse mortgage loan is suitable for:
a) Students
c) NRIs
6. The National Housing Bank was set up in India as a subsidiary of:
a) RBI
c) SEBI
7. What is the primary function of a bank?
a) Manufacturing products
c) Providing free internet
8. The banking system in India was nationalized in which year?
a) 1947
c) 1969
9. Banks mobilize funds through:
a) Deposits from the public
c) Selling cars
10. Mutual funds are regulated in India by:
a) RBI
c) NABARD
11. A mutual fund is organized as a:
a) Bank
c) Cooperative society
12. Tax-saving mutual funds are also known as:
a) SIPs
c) ELSS (Equity Linked Savings Scheme)
- b) SEBI
d) NHB (National Housing Bank)
- b) Elderly homeowners
d) Farmers
- b) LIC
d) NABARD
- b) Managing stock exchanges
d) Accepting deposits and lending funds
- b) 1955
d) 1991
- b) Borrowing from individuals
d) Issuing bonds to RBI
- b) SEBI
d) IRDAI
- b) Company or trust
d) Sole proprietorship
- b) ETFs
d) Bonds
