

Seat Number: - \_\_\_\_\_

[Duration: - 2 ½ Hours]

Signature of Supervisor with Date:- \_\_\_\_\_

AF105IF22

[Marks 75]

Note: -

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Students will be allowed 15 Minutes extra time per hour.

**PART A**

**Q.1. Multiple choice questions:**

(35 Marks)

1. The early growth of merchant banking in the country is assigned to the \_\_\_\_\_  
A. FEMA B. FERA ACT 1973 C. Securities Contracts Act D. Income-tax Act
2. The \_\_\_\_\_ is the apex organization in the Indian money market  
A. SBI B. RBI C. ICICI D. IDBI
3. \_\_\_\_\_ Are financial assets  
A. Bonds B. Machines C. Furniture D. Gold
- 4) CRISIL has been promoted by \_\_\_\_\_ and \_\_\_\_\_.  
A. ICICI, UTI B. IDBI, SBI C. AXIS, UTI D. PNB, SBI
5. The term \_\_\_\_\_ is defined as a central location for keeping securities on deposit.  
A. Depository B. Instrument C. Institutions D. Investment
6. \_\_\_\_\_ would be considered a risk-free investment?  
A. Gold. B. Equity in a house. C. High-grade corporate bonds D. Treasury bills.
7. \_\_\_\_\_ act as an intermediary to link up the sources of ideas and the sources of fund.  
A. Venture capital B. Merchant banking C. Leasing D. Factoring
8. Financial service companies exclude \_\_\_\_\_  
A. Commercial banks B. Insurance companies C. Sole proprietorship D. deprecitating agencies.
9. As per the RBI's clean note policy writing on a currency note is  
A. An offense B. A crime C. A punishable offense D. The notes becomes non-legal tender
10. Full service factoring is often \_\_\_\_\_  
A. Recourse factoring B. Non-recourse factoring C. Agency factoring D. Forfeiting
11. The process of selling trade debts of a client to a financial intermediary is called \_\_\_\_\_  
A. Factoring B. Securitization C. Materialization D. Dematerialization
12. The central theme of forfeiting is the purchasing of \_\_\_\_\_ by  
A. Financial Service Company. B. Trade bill C. Export bill D. Import bill
13. Buying a company's accounts receivable on a nonrecourse basis is known as \_\_\_\_\_  
A. Trading B. Billing C. Factoring D. Forfeiting
14. \_\_\_\_\_ is not necessarily a party to a forfeiting transaction.  
A. Exporter B. Broker C. Bank D. Institute
15. \_\_\_\_\_ Loans are granted without a security.  
A. Housing B. Personal C. Car D. Marriage
16. \_\_\_\_\_ Financing in India covers a wide range of product.  
A. Consumer B. Housing C. Short term D. Banking
17. The merchant Banker leading a public offer is popularly known as \_\_\_\_\_.  
A. Lead Manager B. Trustee C. Manager D. Head
18. If the share is not allotted to applicant, then refund of money has to be done within \_\_\_\_\_ Days.  
A. 15 B. 20 C. 10 D. 30
19. \_\_\_\_\_ play a leading role in issue managers.  
A. Brokers B. Broking Firms C. Merchant Bankers D. Government
20. \_\_\_\_\_ Plays a main role in the mobilization of resources from the market.  
A. Stock Brokers B. Registrar of Companies C. Intermediaries D. SEBI

21. The bank has to maintain the books of accounts and records for minimum for \_\_\_\_\_. After closing public issue.  
A. 5 years B. 10 years C. 3 years D. 2 years
22. The underwriting firms have to maintain net worth of Rs. \_\_\_\_\_.  
A. 10 lakhs B. 20 lakhs C. 50 lakhs D. 1 crore
23. In order to issue securities, the offer document needs to be registered with \_\_\_\_\_.  
A. Members of Company B. Board of Directors C. Registrar of Company D. SEBI
24. In leasing, the risk of obsolescence is assumed by the lessee \_\_\_\_\_.  
A. Financial lease B. Operating lease C. Direct lease D. In direct lease
25. Hire Purchase Price is paid in..... up to agreed period of the agreement.  
A. Interest B. Principal C. Instalments D. MRP
26. In housing Finance, the lender and borrower enter into an agreement under the.....Act.  
A. Transfer of Property B. Copyright C. Partnership D. Company
27. ALM Stands for.....  
A. Asset Liability Management B. Acquiring and lending Mechanism  
C. Asset Liquidity Management D. Arranging and Lending Mechanism
28. The National Building Organization was established on.....  
A. 1954 B. 1988 C. 1956 D. 1991
29. The NHB, which is a wholly-owned subsidiary of the.....  
A. State Bank of India B. Bank of India C. HDFC D. Reserve Bank of India
30. A \_\_\_\_\_ is a specialized firm that finances young, start-up companies.  
A. Venture capital firm B. finance company C. Small-business finance company D. capital-creation Company
31. Credit card facility is an excellent example of revolving credit \_\_\_\_\_.  
A. Cash credit B. secured credit C. revolving credit D. unsecured credit
32. Budget card requires monthly payment on behalf of that \_\_\_\_\_.  
A. Holder B. Banker C. seller D. buyer
33. \_\_\_\_\_ Card issued jointly by a member bank, and non-finance organization.  
A. Cobranded B. Budget C. Smart D. Visa
34. Cheque card issued by a bank which guarantees the payment of \_\_\_\_\_ within prescribed limit.  
A. Cheque B. Purchase C. Cash D. Sell
35. \_\_\_\_\_ Is an isolated function of a credit risk evaluation.  
A. Credit rating B. credit evaluation C. Credit system D. Debit system

**Answer Sheet for Multiple Choice Questions**

Q. No.	Ans.	Q. No.	Ans.	Q. No.	Ans.	Q. No.	Ans.	Q. No.	Ans.
1		8		15		22		29	
2		9		16		23		30	
3		10		17		24		31	
4		11		18		25		32	
5		12		19		26		33	
6		13		20		27		34	
7		14		21		28		35	

Marks Obtained: - \_\_\_\_\_

Signature of the Examiner: - \_\_\_\_\_

[Duration: - 2 ½ Hours]

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[Marks 75]

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**PART B**

**Q.2) Answer the following- (Any One Out Of Three) (10m)**

1. What is financial services? which agencies providing financial services?
2. Explain SEBI in brief.
3. What are the benefits of forfeiting?

**Q.3) Answer the following- (Any One Out Of Three) (10m)**

- 1) Define prospectus and matters to be stated in prospectus.
- 2) Explain the statutory role of stock brokers.
- 3) Describe securitization. Explain benefits and disadvantages. (P.T.O)

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1. Distinguish between Hire purchase and Leasing.
2. What are the different types of lease?
3. Explain the various Housing Finance Institutions and agencies in India.

**Q.5) Answer the following- (Any One Out Of Three)**

**(10m)**

1. Explain the different types of plastic cards.
2. Describe the advantages of credit cards.
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