

ROLL NO: \_\_\_\_\_

Duration: 1 Hrs.

Q 1. Multiple Choice Questions. All the questions are compulsory.

Marks:35

1. \_\_\_\_\_ market facilitates the trading of foreign exchange.

a. Capital Market

c. Commodity Market

b. Money Market

d. Forex Market

Ans: \_\_\_\_\_

2. Bill discounting is governed by the \_\_\_\_\_.

a. Negotiable Instruments Act

c. Sale of Goods Act

b. The Contract Act

d. Company's Act

Ans: \_\_\_\_\_

3. In the \_\_\_\_\_ factoring the factor doesn't make any advanced payment to the client.

a. Maturity

c. Full

b. Advance

d. Recourse

Ans: \_\_\_\_\_

4. \_\_\_\_\_ maybe for financing a series of sales involving bulk trading.

a. Factoring

c. Factoring &amp; Forfaiting

b. Forfaiting

d. Bill Discounting

Ans: \_\_\_\_\_

5. \_\_\_\_\_ is an apex housing finance institution in the country.

a. National Housing Bank

c. SBI

b. HDFC

d. ICICI

Ans: \_\_\_\_\_

6. \_\_\_\_\_ requires letter of credit.

a. Factoring

c. Securitization

a. Forfaiting

d. Underwriting

Ans: \_\_\_\_\_

7. The issuing company is expected to pay brokerage within \_\_\_\_\_ months from the date of allotment.

a. Two

c. One

b. Four

d. Three

Ans: \_\_\_\_\_

8. A Banker to an issue is required to maintain books of account for a minimum period of \_\_\_\_\_ years.

a. Two

c. One

b. Four

d. Three

Ans: \_\_\_\_\_

9. Securitization is the process of pooling and repackaging of homogenous \_\_\_\_\_ financial assets into marketable securities.

a. Liquid

c. Fixed

b. Illiquid

d. Current

Ans: \_\_\_\_\_



20. Credit card facility is an excellent example of \_\_\_\_\_.

- a. Cash credit
- b. Revolving Credit
- c. Secured Credit
- d. Home Loan

Ans : \_\_\_\_\_

21. HUDCO was established on \_\_\_\_\_.

- a. 25<sup>th</sup> April, 1970
- b. 24<sup>th</sup> April, 1970
- c. 26<sup>th</sup> April, 1970
- d. 25<sup>th</sup> April, 1971

Ans : \_\_\_\_\_

22. \_\_\_\_\_ market is market for new issues to public

- a. Primary
- b. Secondary
- c. Capital
- d. Money

Ans : \_\_\_\_\_

23. Full form of PLI is \_\_\_\_\_.

- a. Primary Lending Institutions
- b. Public Liability Institute
- c. Product Linked Investment
- d. Process Linked Incentive

Ans : \_\_\_\_\_

24. In \_\_\_\_\_ ownership of asset is transferred after the payment of last installment.

- a. Lease
- b. Finance Lease
- c. Operating Lease
- d. Hire Purchase

Ans : \_\_\_\_\_

25. \_\_\_\_\_ are incharge of the issue process.

- a. Underwriter
- b. Broker
- c. Sub-Broker
- d. Merchant Bankers

Ans : \_\_\_\_\_

26. A \_\_\_\_\_ is a contract between two parties which derives its value/price from an under lying assets.

- a. Commodity
- b. Derivative
- c. Future
- d. Option

Ans : \_\_\_\_\_

27. Dunham Greenburg formula is not based on the customer's \_\_\_\_\_.

- a. Employment record
- b. Income Level
- c. Financial Position
- d. Marital Status

Ans : \_\_\_\_\_

28. \_\_\_\_\_ credit is granted only to customers with good creditability

- a. Unsecured
- b. Secured
- c. Fixed
- d. Short term

Ans : \_\_\_\_\_

29. \_\_\_\_\_ market facilitates the trading of foreign exchange.

- a. Primary
- b. Capital
- c. Money
- d. Forex

Ans : \_\_\_\_\_

30. \_\_\_\_\_ is also known as invoice discounting.

a. Bill discounting

c. Securitization

b. Factoring

d. Forfaiting

Ans : \_\_\_\_\_

31. \_\_\_\_\_ is the process of turning assets into securities.

a. Factoring

c. Securitization

b. Capitalization

d. Bill Discounting

Ans : \_\_\_\_\_

32. \_\_\_\_\_ card is a privilege of credit card offered to the family members.

a. Smart Card

c. Debit Card

b. Add-on Card

d. Credit Card

Ans : \_\_\_\_\_

33. \_\_\_\_\_ card is a system of payment in which you can buy now and pay later

c. Smart Card

c. Debit Card

a. Add-on Card

d. Credit Card

Ans : \_\_\_\_\_

34. Consumer Finance is granted for short period ranging from \_\_\_\_\_

a. Six months to Five years

c. Five months to Six years

b. Six months to One year

d. One months to Five years

Ans : \_\_\_\_\_

35. The borrower getting a score more than 3.5, is ranked as \_\_\_\_\_ under Specific Fixed formula Credit Score Method.

a. Excellent Borrower

c. Ordinary Borrower

b. Marginal Borrower

d. Extra-Ordinary Borrower

Ans : \_\_\_\_\_

A2 I 522

Class: FYBAF-Sem 2 Regular-May 22  
Date: 07/05/22  
Sub: Innovation Fin. Services.

**Duration: 2.Hours 45min**

**Marks:75**

**QI. Multiple choice questions (Find the attachment).**

(Marks 35)

**QII. Answer any one question from the following.**

(Marks 10)

1. Importance of Financial Service.
2. Difference between Factoring and Forfaiting.
3. Types of Financial Services.

**Q III. Answer any one question from the following.**

(Marks 10)

1. Types of Derivative Contracts.
2. Responsibilities of Underwriters and general obligations.
3. Services provided by Merchant Bankers.

**Q IV. Answer any one question from the following.**

(Marks 10)

1. Distinguish between Hire Purchase and Leasing.
2. Short notes on Venture Capital.
3. Short Notes on Housing Finance.

**Q V. Answer any one question from the following.**

(Marks 10)

1. Features of Consumer Credit.
2. Features and advantages of Credit Rating.
3. Short Notes on Plastic Money and its types.