Ans:

A2 I 52 2 Regular - May 22 Daste: 07/05/2022

Sab. : Innovation Fin Services

OLI	. NO: _	Du	ration: 1 Hrs.	Jr. Supervisors Sign		
1. N	fultiple	Choice Questions. All the	e questions are compulsor	y. Marks:35		
1.		market facilitates t	he trading of foreign exch	ange.		
	a.	Capital Market		c. Commodity Market		
		Money Market		d. Forex Market		
2.	Bill di	scounting is governed by	the			
	a.	Negotiable Instruments	Act	c. Sale of Goods Act		
	b.	The Contract Act		d. Company's Act		
3.	In the	factoring the fact	or doesn't make any adva	nced payment to the client.		
	a.	Maturity		c. Full		
	b.	Advance		d. Recourse		
	Ans:_					
4.			ries of sales involving bul	k trading.		
		a. Factoring	c. Factoring & l	Forfaiting		
		b. Forfaiting	d. Bill Discount	ing		
	Ans:_					
5.		is an apex housing f	a apex housing finance institution in the country.			
	a.	National Housing Bank	c. SB	I .		
	ъ.	HDFC	d. IC	ICI		
	Ans:_		_			
6.		requires letter of cre	dit.			
	a.	Factoring		c. Securitization		
	a.	Forfaiting		d. Underwriting		
	Ans:_					
7.	The is	suing company is expecte	ed to pay brokerage within	months from the date of		
	allotm	ient,				
	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 ofyears.					
	a.	Two	c. One			
	b.	Four	d. Three			
	Ans:					
9.	Supplied a second secon					
		into marketable securities.				
	a.	Liquid	c. Fixed			
		Tilianid	d Current			

10.	. The b	ills should have maximun	n of	days.		
		90	c. 30			
	b.	180	d. 120			
	Ans :_					
11.		Theintroduced in new bill market scheme in November 1970.				
		SEBI		c. RBI		
	b.	SBI		d. IDBI		
	Ans:			, , , , , , , , , , , , , , , , , , ,		
10						
12.		finance is provided in	·			
		Factoring		c. Bill Discounting		
		Forfaiting		d. Non-Recourse Factoring		
13.	A is defined as any person who is engaged in the business of issue management					
		Factor		c. Merchant Banker		
	Ъ.	Manager	(d. Insurer		
	Ans :					
14.	The Sec	curities and Exchange Bo	ard of India (SE	EBI) was constituted in		
	a. 1			c. 1992		
	b.	1990		d. 1987		
	Ans :					
15.	The	also offers cert	ain other specia	alized services such as advisory services on matter		
	such as	mergers & amalgamation	s.			
	a. 1	Underwriters		c. Brokers		
	b. 1	Merchant Bankers		d. Bankers		
	Ans :					
		Wherein an order, the client places the limit on the price of the security it is a case of				
		Limit Order		c. Immediate or cancel order		
	b. E	Best rate order		d. Stop loss order		
	Ans :					
17.			ould buy the as:	sets to be securitized from the originator.		
		pecial Purpose Vehicle	, J.	c. Pass Through Certificates		
	b. S	eouritizable Asset		d. Securitization		
				a. Southization		
	The NHB which is a wholly owned subsidiary of the					
	a. S		- 545514.417 51	c. HDFC		
	ъ. В			d. RBI		
,				u, KBi		
19. <i>I</i>	An annlic	cant scoring more than	noint	s is considered as one with good credit standing.		
	a. 30		point			
	b. 50			c. 70		
A	\ns :			d. 100		
F						

20.	Credit card facility is an excellent exam	nple of			
	a. Cash credit	c. Secured Credit			
	b. Revolving Credit	d. Home Loan			
	Ans:				
21.	HUDCO was established on				
	a. 25 th April, 1970	c. 26 th April, 1970			
	b. 24 th April, 1970	d. 25 th April, 1971			
	Ans:				
22.	market is market for new iss	ues to public			
	a. Primary	c. Capital			
	b. Secondary	d. Money			
	Ans:				
23.	Full form of PLI is				
	a. Primary Lending Institutions	c. Product Linked Investment			
	b. Public Liability Institute	d. Process Linked Incentive			
	Ans :				
24	In ownership of asset is tran	sferred after the payment of last installment.			
21.	a. Lease	c. Operating Lease			
	b. Finance Lease	d. Hire Purchase			
	Ans:				
25.	C11 - *	process.			
۷.,	a. Underwriter	c. Sub-Broker			
	b. Broker	d. Merchant Bankers			
	Ans :				
26	A is a contract between	two parties which derives its value/price from an under lying			
20	assets.	•			
	a. Commodity	c. Future			
	b. Derivative	d. Option			
	Ans:				
22		ased on the customer's			
21	a. Employment record	c. Financial Position			
		d. Marital Status			
	b. Income Level				
2/	Ans:	omers with good creditability			
28		c. Fixed			
	a. Unsecured	d. Short term			
	b. Secured	a. phot win			
	Ans: market facilitates the trading of foreign exchange.				
2.		c. Money			
	a. Primary	d. Forex			
	b. Capital	d. Folex			
	Ans:				

30.		is also known as invoice	discounting.
		Bill discounting	c. Securitization
	b.	Factoring	d. Forfaiting
	Ans:		S
31.		is the process of turning asse	ets into securities.
		Factoring	c. Securitization
	b.	Capitalization	d. Bill Discounting
	Ans:		
32.			
		Smart Card	c. Debit Card
	ъ.	Add-on Card	d. Credit Card
	Ans:_		
33.		card is a system of payment i	in which you can buy now and pay later
	c.	Smart Card	c. Debit Card
	a.	Add-on Card	d. Credit Card
	Ans:_		
34.	Consu	mer 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 bo	prrower getting a score more than	3.5, is ranked as under Specific Fixed formu
		Score Method.	
	a.	Excellent Borrower	c. Ordinary Borrower
	b.,	Marginal Borrower	d. Extra-Ordinary Borrower
	Ans:_		

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Sub : Innovation fin. Services.

,	Marks:75
Duration: 2.Hours 45min	
QI. Multiple choice questions (Find the attachment).	(Marks 35)
QII. Answer any one question from the following.	(Marks 10)
1. Importance of Financial Service.	
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 obligation	ns.
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.	
3. Short Notes on Plastic Money and its types.	