

070522

VCD _____ CLASS: FYBAF SUB: INNOVATIVE FINANCIAL SERVICES HOURS
2½ HOURS MARKS 75

Q1. Multiple Choice Questions.
marks

40

1. _____ regulates the Capital Market in India.
a. RBI b. SEBI c. UTI d. IDBI
2. _____ is called as bankers bank.
a. RBI b. SBI c. AMFI d. FMC
3. RRB stands for
a. Rural reserved bank b. Rural reserved branch c. Register rural bank d. Regional rural banks
4. NBFC performs great role for finance in _____
a. Wholesale sectors b. Big business houses c. small and medium scale d. Venture Capital Fund
5. Financial services promotes _____ in the country.
a. Large Debts b. NPA c. Insolvency d. Savings
6. RAY stands for _____
a. Rajiv Awas Yojana b. Roz Awas Yojana c. Rational Accurate Yield d. Raj Awas Yojana
7. Venture capital was originated in _____
a. UK b. USA c. Israel d. India
8. _____ are traded either on organized exchange or in OTC markets.
a. Future b. Forward c. Clearing d. Derivatives
9. Farmers green card was first introduced by _____.
a. SBI b. RBI c. UCO bank d. Dena bank
10. The primary role of the _____ is to purchase securities from the issuer & resell them to investors.
a. Underwriters b. Shareholders c. Bankers d. None of the above
11. NHB was established in the year
a. 1977 b. 1988 c. 1999 d. 1966
12. The owner of the assets is known as _____.
a. lessee b. lessor c. lessee d. less
13. _____ finance helps innovative business ideas.
a. Factoring b. Leasing c. Venture Capital d. FDI
14. Financial services industry is a _____ oriented service industry.
a. customer b. government c. bureaucrats d. foreign investors
15. Financial services are _____ intensive industry.
a. Power b. Fuel c. Labour d. Government
16. The following one is a kind of fee based activity of a financial intermediary.
a. Leasing b. Underwriting c. Hire Purchase d. Capital issue Management
17. Leasing involves _____ based financial services.
a. Fees b. Rate c. Fund d. Shares
18. World's largest rating agencies
a. CRISIL b. ICRA c. Standard & Poor d. Moody
19. _____ look for opportunities to take on risk in the hope of making return.
a. Shareholders b. Investors c. Speculators d. Brokers
20. IAY stands for _____
a. Indian Association of youth b. India asset yield c. Indira Awas Yojana d. India Awas Yojana

Q2. Attempt (Any1)

07 marks.

1. Define financial services. What are its types?
2. Explain the advantages and disadvantages of Forfeiting.
3. Describe the types of Factoring in detail.

Q3. Attempt (Any 1).

07 marks

1. Define securitization. Explain its features.
2. Define underwriter. Write down importance of underwriters.
3. Who are Merchant Bankers? What are the different services provided by Merchant bankers?

Q4. Attempt (Any 1).

1. Discuss Advantages & Disadvantages of Leasing.
2. What is Venture Capital? State stages of Venture Capital financing.
3. Explain the sources of funds for Housing Finance.

Q5. Attempt (Any 1).

07marks

1. Define consumer Finance with its advantages and disadvantages.
2. What is Credit rating? Explain different functions of Credit Rating.
3. State the various benefits and limitations of Credit Card.

Q6. Short notes (Any 2).

07 marks

1. Role of NHB.
2. Structure of Factoring.
3. CRISIL LTD
4. Problems in financial services.
5. Duties of Stock Brokers.