

FYBAF - SEM - II A.T.K.T - SEP - 22
23/09/22

Subject – Innovative Financial Services

Class FYBAF- Sem II

Time: 2 1/2 hours

Marks 75

N.B. 1. All questions are compulsory. 2. Figures to the right indicate full marks.

1 A. Select the correct alternative from the following options (Any 8)

(08)



1. Objective of financial services is to provide _____ services.
a) advisory b) public c) finance d) corporate
2. The market for financial assets with long or indefinite maturity is _____
a) Financial b) Capital c) Money d) Physical
3. _____ is one of the feature of financial service.
a) separability b) tangibility c) rigidity d) intangibility
4. The main classes of financial assets are _____
a) money b) credit c) equity & debt d) loans
5. Who gives advisory services?
a) Factor b) Seller c) Buyer d) Client
6. Letter of Credit is Required in _____
a) Factoring b) Forfaiting c) Domestic trade d) International trade
7. _____ are in charge of issue management process
a) Underwriters b) Merchant Bankers c) Brokers d) Bankers
8. _____ is an agreement to hire goods
a) Hire Purchase b) Financial Lease c) Operating Lease d) Factoring
9. _____ is a feature of Venture Capital
a) Low risk b) High risk c) Zero Risk d) Liquidity
10. _____ is not a source of consumer finance
a) Commercial banks b) Stock Exchange c) NBFC d) Sales Finance Companies

1 B. Match the following (Any 7)

(07)

A	B
1. CRISIL	Regulating stock market
2. CARE	Fund based service
3. NHB	Purchasing book debts of a firm
4. SEBI	Non fund based service
5. Policy	1993
6. Underwriter	Subsidiary of RBI
7. Factoring	Financial scams

8. Operating Lease	1987
9. Threat	Service lease
10. Stock broker	Terms & Conditions of Insurance

Q2. A) What are financial services. Explain types of financial services. (15)

OR

Q2. A) Write a note on forfaiting. (08)

B) Discuss bills discounting. (07)

Q3.A) Discuss merchant bankers & their services. (15)

OR

Q3.A) What is securitisation? Explain in brief. (15)

Q4.A) What is leasing? Explain its merits and demerits. (15)

OR

Q4.A) Briefly discuss Housing finance institutions in India. (08)

B) What are the features of venture capital? (07)

Q5.A) Explain Consumer Finance Product types (08)

Q5.B) Discuss Plastic cards (07)

OR

Q5. Write short notes on (Any 3) (15)

1. Factoring

2. Hire Purchase

3. Underwriting

4. Credit rating agencies in India.

5. Stock Broking