

Q.P. Code: 00005256

[Time:2.30 Hrs]

[ Marks:75]

Please check whether you have got the right question paper.

- N.B:
1. All question are compulsory.
  2. Figures to the right indicate full marks.
  3. Working note should form part of main answer
  4. Use of simple calculators is allowed

**Q. 1. A. Multiple Choice Questions****08**

1. \_\_\_\_\_ is the initial purchase price made by the hire purchaser to the hire vendor at the time of hire purchase agreement.  
a. Cash Price                      b. Hire Purchase Price                      c. Down Payment                      d. Up Price
2. The \_\_\_\_\_ pays the amount in instalments over a specific predetermined period.  
a. Lessor                      b. lessee                      c. Factor                      d. Hire purchaser
3. There are \_\_\_\_\_ main stages when the investment could be made in a venture.  
a. Two                      b. three                      c. four                      d. five
4. \_\_\_\_\_ is a privileged of credit card offered to the family members.  
a. Debit cards                      b. Credit cards                      c. Add- on cards                      d. Health Cards.
5. \_\_\_\_\_ are the payment cards which provide the electronic access to the cardholder to his bank account.  
a. Debit cards                      b. Credit cards                      c. Add- on cards                      d. Health Cards.
6. \_\_\_\_\_ is the outright purchase price of goods.  
a. Cash Price                      b. Hire Purchase Price                      c. Down Payment                      d. Up Price
7. \_\_\_\_\_ is an agreement to hire goods.  
a. Finance lease                      b. Operating Lease                      c. Factoring                      d. Hire Purchase
8. \_\_\_\_\_ is a feature of Venture Capital.  
a. High Risk                      b. Low Risk                      c. Zero Risk                      d. Liquid Investment
9. \_\_\_\_\_ is directly linked to the card holder's bank account.  
a. Debit cards                      b. Credit cards                      c. Add- on cards                      d. Health Cards.
10. Under \_\_\_\_\_ every instalment is treated as hire charge for using the asset.  
a. Hire Purchase                      b. Finance Lease                      c. Operating Lease                      d. Factoring

Q.P. Code: 00005256

Q. 1. B.

Column A	Column B
1. CIBIL	a. Moody's
2. Underwriters	b. Ongoing Credit
3. Effective rate of Interest	c. Credit Bureau of Information India Ltd.
4. Revolving Credit	d. Act of guarantee for sale of shares and debentures
5. Source of Consumer Finance	e. $n/n+1*2f$
6. Type of Consumer Finance	f. Consumer Credit Scoring Method
7. Machinery Risk Formula	g. Traders
8. Credit Rating Agency	h. Secured Credit
9. Industrial Finance	i. SIDBI
10. Small Finance	j. ICICI

07

Q. 2. A. Explain the characteristics of financial services and the important aspects of Financial Service Market?

15

OR

Q. 2. B. Distinguish between Factoring v/s Bill Discounting.

08

Q. 2. C. Explain in brief the Regulatory Framework of NBFC.

07

Q. 3. A. Define Merchant Bankers? What are the different qualities of Merchant Bankers?

15

OR

Q. 3. B. Distinguish between Operating Lease v/s Financial Lease.

08

Q. 3. C. Define Venture Capital. Explain the advantages and Disadvantages of Venture Capital?

07

Q4. A. Define Lease. Explain any 6 types of lease.

15

OR

Q4. B. Define Hire Purchase? Explain the characteristics and Problems faced in Hire Purchase?

08

C. Explain the Housing Finance in India – Major issues and Growth factors

07

Q5. A Explain meaning & importance of underwriters in issue of management?

15

OR

Q5. B Write Short notes on (any 3)

15

1. Role of NHB
2. Advantages of credit rating to the investors
3. Importance of financial services
4. Code of conduct for Bankers to an issue
5. Bill Discounting process

\*\*\*\*\*