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 **PRESIDENCY UNIVERSITY**

  **Bengaluru**

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| **End - Term Examinations – JANUARY 2025** |
| **Date:** 11 – 01- 2025 **Time:** 01:00 pm – 04:00 pm |

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| **School:** SCHOOL OF COMMERCE | **Program:** BCOM/BSC/B.COM. (BA)/B.COM.(CMA) |
| **Course Code:** BBA2035 | **Course Name**: INDIAN FINANCIAL SYSTEM |
| **Semester**: III | **Max Marks**: 100 | **Weightage**: 50% |

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| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **Marks** | **28** | **26** | **31** | **15** | **\_\_** |

**Instructions:**

1. *Read all questions carefully and answer accordingly.*
2. *Do not write anything on the question paper other than roll number.*

**Part A**

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| **Answer ALL the Questions. Each question carries 2 marks. (10Q x 2M = 20M)** | **Bloom's Level**  | **CO** |

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| **1** | List two functions of financial institutions. | **2 Marks** | **Remember** | **CO1** |
| **2** | Define depository institutions. | **2 Marks** | **Remember** | **CO1** |
| **3** | Give two advantages of payment banks | **2 Marks** | **Remember** | **CO1** |
| **4** | Define the term “lender of last resort.”  | **2 Marks** | **Remember** | **CO2** |
| **5** | Define the term debentures.  | **2 Marks** | **Remember** | **CO2** |
| **6** | List two examples of cryptocurrency | **2 Marks** | **Remember** | **CO4** |
| **7** | Define venture capital | **2 Marks** | **Remember** | **CO4** |
| **8** | Define factoring. | **2 Marks** | **Remember** | **CO4** |
| **9** | Define wealth management. | **2 Marks** | **Remember** | **CO3** |
| **10** | What are remittance services | **2 Marks** | **Remember** | **CO4** |

**Part B**

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| **Answer ALL the Questions. Each question carries 7 marks. (5Q x 7M = 35M)** | **Bloom's Level**  | **CO** |
| **11** |  | Discuss the reason why GST was introduced in India. | **7 Marks** | **Understand** | **CO1** |
|  | **Or** |
| **12** |  | Discuss the various factors that impact the financial market. | **7 Marks** | **Understand** | **CO2** |

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| **13** |  | Discuss the problems faced by SFC’S | **7 Marks** | **Understand** | **CO3** |
|  | **Or** |
| **14** |  | Discuss the functions of Exim bank | **7 Marks** | **Understand** | **CO3** |

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| **15** |  | Discuss the roles, functions and objectives of LIC. | **7 Marks** | **Understand** | **CO3** |
|  | **Or** |
| **16** |  | Discuss different kinds of banking financial institutions | **7 Marks** | **Understand** | **CO4** |

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| **17** |  | Highlight the different kinds of financial services provided by the financial sector. | **7 Marks** | **Understand** | **CO4** |
|  | **Or** |
| **18** |  | Discuss the specialised services offered by financial institutions to their customers.  | **7 Marks** | **Understand** | **CO4** |

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| **19** |  | Examine the duties, powers, and roles of an insurance regulator. | **7 Marks** | **Understand** | **CO2** |
|  | **Or** |
| **20** |  | Define financial markets. Discuss the different kinds of financial markets | **7 Marks** | **Understand** | **CO3** |

**Part C**

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| **Answer Any THREE Questions. Each question carries 15 marks. (3Q x 15M = 45M)** | **Bloom's Level**  | **CO** |

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| **21** | The Indian financial system is critical to our country's economic progress. This system manages the flow of funds between the country's inhabitants (household savings) and those who can invest them intelligently (investors/businessmen), benefiting both sides.Discuss the various components of the Indian financial system in detail | **15 Marks** | **Apply** | **CO1** |
| **22** | Define mutual funds. Discuss the major ways in which an investor can invest in mutual funds. Examine the various features and benefits of mutual funds.  | **15 Marks** | **Apply** | **CO3** |
| **23** | Financial services are crucial to the functioning of an economy. Without them, individuals with money to save might have trouble finding those who need to borrow, and vice versa. Considering the above statement, discuss the importance of financial services in today's world. | **15 Marks** | **Apply** | **CO4** |
| **24** | The money market is characterised by a high degree of safety and relatively low rates of return on investment. Discuss the importance, objectives and type of money market in India. | **15 Marks** | **Apply** | **CO2** |