



PRESIDENCY UNIVERSITY

BENGALURU

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End - Term Examinations - December 2025

Date: 12-12-2025

Time: 01:00pm- 04:00pm

School: SOC / SOM (UG)	Program: B.COM	
Course Code: COM3047	Course Name: Financial Markets and Services	
Semester: V	Max Marks: 100	Weightage: 50%

CO - Levels	C01	C02	C03	C04	
Marks	28	28	26	33	

Instructions:

- (i) Read all questions carefully and answer accordingly.
- (ii) Do not write anything on the question paper other than roll number.

Part A

Answer ALL the Questions. Each question carries 2marks.

10Q x 2M=20M

1.	Define the term financial market.	2 Marks	L1	C01
2.	State the meaning of commercial paper.	2 Marks	L1	C01
3.	State any two features of the money market.	2 Marks	L1	C02
4.	Recall the meaning of equity share?	2 Marks	L1	C02
5.	Give the meaning of derivatives.	2 Marks	L1	C02
6.	Name any two participants in the financial market.	2 Marks	L1	C02
7.	Recall the meaning of fund-based financial services.	2 Marks	L1	C03
8.	Define the term merchant banking.	2 Marks	L1	C03
9.	State the meaning of credit rating.	2 Marks	L1	C03
10.	State the meaning of UPI in digital payments.	2 Marks	L1	C04

Part B

Answer ALL the Questions. Each question carries 7 marks.

5Q x 7M = 35M

11.	Explain the role of financial markets in promoting economic development and efficient capital allocation.	07 Marks	L2	CO1
Or				
12.	Explain how different market participants such as banks, NBFCs, mutual funds, and retail investors contribute to the functioning of financial markets.	07 Marks	L2	CO1
13.	Explain the structure of stock markets in India. Distinguish between regional stock exchanges and modern stock exchanges, highlighting their relevance in today's financial system.	07 Marks	L2	CO2
Or				
14.	Discuss the key similarities and differences between the National Stock Exchange (NSE) and the Bombay Stock Exchange (BSE). Explain how their trading systems and indices operate.	07 Marks	L2	CO2
15.	Discuss the regulatory framework governing financial services in India. Explain the role of SEBI, RBI, and IRDAI in regulating various financial services.	07 Marks	L2	CO3
Or				
16.	Explain the various types of merchant banking services and describe their key features. How do these services support corporate clients in financial decision-making?	07 Marks	L2	CO3
17.	Explain the meaning of digital payments. Discuss the different types of digital payments.	07 Marks	L2	CO4
Or				
18.	Explain the concept of FinTech and analyse its contribution to improving efficiency, accessibility, and transparency in financial services.	07 Marks	L2	CO4
19.	Discuss the major differences between ESG and green investing.	07 Marks	L2	CO4
Or				
20.	Explain the main components and importance of the ESG investing	07 Marks	L2	CO4

Part C

Answer any three Questions. Each question carries 15marks

3Q x 15M=45M

21.	Derivatives, if "properly" handled, can bring substantial economic benefits. These instruments help economic agents to improve their management of market and credit risks. They also foster financial innovation and market developments, increasing the market resilience to shocks. Analyse how the derivatives market helps investors manage risk. Using examples of futures, options, and swaps,	15 Marks	L2	CO1
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	explain how these instruments can be used for hedging in different financial situations.			
22.	Stock market performance is often seen as an indicator of a country's economic health. Analyse this statement in the context of the Indian stock market. Identify the factors that influence stock market movements and how they reflect broader economic trends.	15 Marks	L3	CO2
23.	Analyse the major factors that have contributed to the growth of financial services in India. Discuss how economic reforms, technological advancements, and regulatory initiatives have shaped the expansion and diversification of the financial services sector	15 Marks	L6	CO3
24.	Assess the potential and challenges of cryptocurrency and blockchain technology in reshaping the Indian financial ecosystem. Support your answer with suitable examples.	15 Marks	L5	CO4
25.	Evaluate the effectiveness of major financial inclusion initiatives in India, such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), MUDRA scheme, and digital payment platforms. How have these initiatives contributed to reducing inequality and strengthening access to financial services for underserved populations?	15 Marks	L4	CO4