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Reg.No)
Name:	•••••

THIRD SEMESTER DEGREE EXAMINATION, NOVEMBER 2022

(Regular/Improvement/Supplementary)

BBA HONOURS

GBAH3B12T: FINANCIAL MARKETS AND SERVICES

Time:	3 Hours			Maximum Marks: 80		
PART	A: Answer all the	questions. Each car	ries 1 mark.			
	e the correct answe	-				
1.	Which one among t	he following is not a	part of financial system?			
	A) Financial Markets		B) Government			
	C) Financial Instruments		D) Financial Institutions			
2.	What do you call the	e second issue of sha	ares to the Public?	Av. Hester land		
	A) IPO	B) FPO	C) SPO	D) CPO		
3.	Base year index of I	BSE is?				
	A) 1985	B) 1987	C) 1989	D) 1990		
4.	4. Banking services carried over telephone is termed as;					
	A) Tele Banking	B) E-Banking	C) Digital Banking	D) Mobile Banking		
5.	5. When was Life Insurance Sector nationalized?					
	A) 1947	B) 1951	C) 1956	D) 1959		
Fill in	the Blanks					
6.	The process by wh	ich Government op	ens the interest rates to be fix	ed by market forces is		
	called	•				
7.	The rate at which Co	entral bank lends sho	ort term advances to a commerc	ial bank is called		
8.	. The minimum amount that is required for an RTGS transaction is called					
9.	NEFT stands for					
10.	a right	held by most insura	nce carriers to legally pursue a	third party that caused		
	an insurance loss to	the insured.				
				$(10 \times 1 = 10 \text{ Marks})$		
PART	B. Answer any eigh	ht questions. Each c	arries 2 marks.			

- 11. What do you mean by Financial Institutions?
- 12. Give an account on Nationalization of Banks.
- 13. What do you mean by a base year in Index calculation?
- 14. Comment on derivative instrument.

- 15. What is a Public Sector bank?
- 16. What do you mean by Basel Norms?
- 17. Give an account on RTGS.
- 18. What is a e-wallet?
- 19. Write a short note on unsystematic risk.
- 20. What do you mean by Insurance Premium?

 $(8 \times 2 = 16 \text{ Marks})$

PART C: Answer any six questions. Each carries 4 marks.

- 21. Briefly explain the components of a Financial System.
- 22. Write a short note on BSE.
- 23. Explain the concept of 'Portfolio'
- 24. What are NPAs? How can a bank reduce its NPA?
- 25. Illustrate the structure of Banking in India.
- 26. Distinguish between Credit and Debit cards.
- 27. Define Insurance. What are the benefits of Insurance?
- 28. Write a note on 'Assignment and Nomination'

 $(6 \times 4 = 24 \text{ Marks})$

PART D: Answer any two questions. Each carries 15 marks.

- 29. What is a Prospectus? Explain the different types of Prospectus.
- 30. What do you mean by inflation? Explain the different methods used by RBI to control inflation in our economy.
- 31. What is leasing? Explain the role of different types of leasing in the efficient financial management of a company.

 $(2 \times 15 = 30 \text{ Marks})$