Program:	F.Y.B.Sc DS	**Semester:** I	**Program Code:** UGDS03
Course:	Indian Financial Systems		**Course Code:** NUDS104
Duration:	1 Hour	**Examination Pattern:** NEP-Autonomous - External	**Max. Marks:** 30

Instructions:

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Draw neat diagrams wherever necessary.
4. CO (Course Outcome), KL (Knowledge Level).

Examination:

REGULAR

Q. 1		Attempt the following.				[15]	CO's	KL's
	(a)	**Fill in the blanks with an appropriate answer from the alternatives given.**				[08]		
		I	Which institution acts as an intermediary by accepting deposits and providing loans?				CO1, CO2, CO3, CO4, CO5	L1
			a.	Bank	b.	Stock Exchange		
			c.	Insurance Policy	d.	Treasury Bill		
		II	Which of the following is a low-risk, government-backed long-term savings scheme?					
			a.	Equity Shares	b.	PPF		
			c.	Commodity Trading	d.	Real Estate		
		III	Which of the following is a money market instrument?					
			a.	Equity Share	b.	Preference Share		
			c.	Treasury Bill	d.	Long-term Bond		
		IV	Which bank mainly focuses on providing banking and credit facilities in rural areas?					
			a.	Foreign Bank	b.	Private Sector Bank		
			c.	Payment Bank	d.	Regional Rural Bank		
		V	Which type of insurance provides financial protection to the family in case of the death of the earning member?					
			a.	Life Insurance	b.	Motor Insurance		
			c.	Marine Insurance	d.	Property Insurance		
		VI	A Fixed Deposit is a type of_____					
			a.	Demand Deposit	b.	Time Deposit		
			c.	Loan Account	d.	Current Deposit		
		VII	Which of the following is an important benefit of digital banking?					
			a.	Increase in paperwork	b.	Slower transactions		
			c.	Banking services anytime and anywhere	d.	Increase in cash transactions only		

		VIII	The person who is protected against a financial loss under an insurance policy is called the_____.						
			a.	Insurer	b.	Nominee			
			c.	Agent	d.	Insured			
	(b)	**State whether the following statements are True or False.**					[07]		
		I	A Savings Account helps individuals develop the habit of saving money.					CO1, CO2, CO3, CO4, CO5	L1
		II	Digital banking has made banking transactions faster and more convenient, but it may also involve cybersecurity risks.						
		III	Mobilization of savings is one of the important functions of the financial system.						
		IV	Indigenous bankers and money lenders are included in the unorganised banking sector.						
		V	Financial instruments such as shares and bonds can help investors to invest their funds.						
		VI	Saving means spending the entire income without keeping anything for future use.						
		VII	The principle of indemnity is generally applicable to life insurance.						
Q. 2	(A)	**Attempt any THREE of the following.**					[15]	CO's	KL's
	(a)	Explain the important types of financial services.						CO1	L2
	(b)	How does the financial system connects savers and investors?						CO1	L2
	(c)	Explain agency functions of bank.						CO2	L2
	(d)	Explain any five investment options existing in India.						CO4	L2
		OR							
Q. 2	(B)	**Attempt any THREE of the following.**					[15]	CO's	KL's
	(a)	Explain the impact of digital banking services on customers and banking operations in India.						CO2	L4
	(b)	Write a short note on Capital Market.						CO1	L1
	(c)	Explain the role of banks in promoting financial inclusion in India.						CO2	L2
	(d)	How does financial planning help an individual achieve financial stability and long-term goals?						CO5	L3

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