Program:	F.Y.B.Sc IT	**Semester:** I	**Program Code:** UGIT01
Course:	Indian Financial Systems		**Course Code:** NUIT104
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	(A)	Multiple Choice Questions.					[08]	CO's	KL's
		I	Which bank primarily serves rural areas and farmers?						
			a.	Foreign Bank	b.	Regional Rural Bank (RRB)			
			c.	Payments Bank	d.	Investment Bank			
		II	Which deposit account generally offers the highest fixed interest rate?						
			a.	Savings Account	b.	Current Account			
			c.	Fixed Deposit (FD) Account	d.	Salary Account			
		III	Which of the following is NOT an advantage of digital banking?						
			a.	24×7 banking access	b.	Faster transactions			
			c.	No cybersecurity risks	d.	Easy bill payments			
		IV	Which of the following is an example of a foreign bank operating in India?					CO1, CO2, CO3, CO4, CO5	L1, L2, L3
			a.	HDFC Bank	b.	Bank of Baroda			
			c.	Standard Chartered Bank	d.	Punjab National Bank			
		V	Which insurance principle requires the insured to take reasonable steps to reduce further loss?						
			a.	Contribution	b.	Subrogation			
			c.	Mitigation of Loss	d.	Indemnity			
		VI	Which financial planning activity focuses on legally reducing tax liability?						
			a.	Retirement Planning	b.	Debt Management			
			c.	Tax Planning	d.	Investment Planning			

		VII	Bank's mainly use deposited money to:							
			a.	Print currency	b.	Buy gold				
			c.	Provide loans	d.	Build branches				
		VIII	Banks earn major income through:							
			a.	Donations	b.	Interest on loans				
			c.	Taxes	d.	Gifts				
	(B)	**State True or False.**						[07]	CO's	KL's
		I	Financial markets are only used by large multinational companies.							
		II	Bonds represent ownership in a company rather than a loan.							
		III	One function of the financial system is to mobilize savings for productive use.							
		IV	UPI was introduced in India before the establishment of the Reserve Bank of India.						CO1, CO2, CO4, CO5	L1, L2, L3
		V	A Recurring Deposit (RD) requires customers to deposit a fixed amount regularly.							
		VI	Payments Banks are allowed to provide regular loans to customers.							
		VII	Cooperative banks are owned and managed by their members.							
Q.2		**Attempt either (A) or (B)**								
	(A)	**Attempt any THREE of the following.**						[15]	CO's	KL's
	(a)	State the various financial instruments.							CO1	L4
	(b)	Discuss the role of RBI in regulating banks.							CO2	L1
	(c)	Discuss the various financial regulators.							CO2	L2
	(d)	Explain stock exchanges' functions.							CO4	L1
	(B)	**Attempt any THREE of the following.**						[15]	CO's	KL's
	(a)	State various types of investments avenues.							CO5	L3
	(b)	Discuss the key areas of personal financial planning.							CO4	L1
	(c)	What is a bank? State its functions.							CO2	L2
	(d)	State the types of insurance.							CO3	L4

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