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Third Semester FYUGP Degree (Reg) Examination November 2025

KU3DSCCOM203 - FINANCIAL MARKETS AND SERVICES

2024 Admission onwards

Time: 2 hours

Maximum Marks: 700

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Section A

Answer any 6 questions. Each carry 3 marks.

- 1. Define portfolio management.
- 2. What do you mean by merchant banking?
- 3. Name any three UPI platforms.
- 4. What do you mean by P2P lending?
- 5. Define cybersecurity?
- 6. Differentiate between Money Market and Capital Market in one sentence.
- 7. Mention two features of Certificate of Deposit.
- 8. What is meant by an Initial Public Offering (IPO)?

Section B

Answer any 4 questions. Each carry 6 marks.

- 9. Explain the features of e-banking.
- 10. Discuss the challenges facing digital transformation and FinTech.
- 11. Explain the limitations of cryptocurrency.
- 12. Describe the main features of the Money Market.
- 13. Explain how SEBI ensures fair practices in the capital market.
- 14. Illustrate the process of issuing shares through IPO.

Section C

Answer any 2 questions. Each carry 14 marks.

- 15. What is financial system. Explain the structure of Indian financial system.
- 16. Discuss the role of RBI and SEBI in Indian financial system.
- 17. Define financial services. Explain their importance in the economy.