



Name:

Enrolment No:

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES

End Semester Examination, December 2022

Course: Indian Financial System

Semester:

Program: BBA Core (Honours) with specialization in Finance and Integrated B.Com.-MBA

Time : 03 hrs.

Course Code: FINC2073

Max. Marks: 100

Instructions: This is an OPEN BOOK and OPEN NOTES Exam

SECTION A
10Qx2M=20Marks

| S. No. | | Marks | CO |
|------------|--|-------|-----|
| Q 1 | Statement of question (True/False Questions) | | |
| i) | The global financial crisis occurred in 1992. True or False? | 2 | CO1 |
| ii) | Money markets trade securities with maturity of more than one year. True or False? | 2 | CO1 |
| iii) | Foreign exchange market is regulated by the Reserve Bank of India. True or False? | 2 | CO1 |
| iv) | The insurance industry is regulated by the PFRDA in India. True or False? | 2 | CO1 |
| v) | India has a successful and thriving corporate bond market. True or False? | 2 | CO1 |
| vi) | The term “systemic risk” refers to the risk that is prevalent in the entire financial system and not limited to one company and sector. True or False? | 2 | CO1 |
| vii) | Retail markets refer to the markets where the largest Indian financial institutions undertake their trading. True or False? | 2 | CO1 |
| viii) | The Basel framework was strengthened in the aftermath of the global financial crisis (GFC). True or False? | 2 | CO1 |
| ix) | The Reserve Bank of India regulates the equity and debt markets. True or False? | 2 | CO1 |
| x) | Bonds are traded in the debt markets. True or False? | 2 | CO1 |

SECTION B
4Qx5M= 20 Marks

| Q | Statement of question | | |
|---|--|---|-----|
| 2 | Cryptocurrencies are hazardous for the health of the Indian financial system. Discuss. | 5 | CO2 |
| 3 | Covid-19 has boosted the use of FinTech platforms and apps in India. Do you agree with this statement? Explain your viewpoint. | 5 | CO2 |
| 4 | What are some of the different types of financial institutions in India? Discuss their relevance to our financial system. | 5 | CO2 |
| 5 | What financial products can you use for hedging risk and for speculation? Describe their various types. | 5 | CO2 |

SECTION-C
3Qx10M=30 Marks

| Q | Statement of question | | |
|----------|--|-----------------|------------|
| 6 | How does SEBI protect the rights of participants and consumers in the financial markets? What is the role of an Ombudsman? | 10 marks | CO3 |
| 7 | How are shares issued in the Indian financial markets? How does SEBI regulate the system? | 10 marks | CO3 |
| 8 | Discuss your research paper or business idea. What are the main learnings from the entire project? What are the findings (research paper) or actions proposed (business idea)? What more could your team have done in this regard? | 10 marks | CO3 |

SECTION-D
2Qx15M= 30 Marks

| Q | Statement of question | | |
|----------|---|-----------------|------------|
| 9 | The Indian banking system is facing a crisis due to the high levels of Non-Performing Assets (NPAs). The Reserve Bank of India (RBI) has asked you for advice on how to deal with the systemic risks that are arising from the crisis. Please discuss what remedies the central bank should pursue to reduce the high levels of NPAs. | 15 marks | CO4 |
| 10 | Describe the evolution of the Indian Financial System in the last few decades. What are the latest developments in the sector? What are the main challenges for Indian financial services today? | 15 marks | CO4 |