



ST. FRANCIS DE SALES COLLEGE

A FRANSALIAN INSTITUTE OF HIGHER EDUCATION **AUTONOMOUS**

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END SEMESTER EXAMINATION –NOV/DEC 2025

BUSINESS ADMINISTRATION– III SEMESTER BBA

25BBA35A – INDIAN FINANCIAL SYSTEM

Time: 3 Hours

Max. Marks: 80

Instruction: *Answer should be written completely in English*

SECTION - A

1. Answer any **SEVEN** questions. Each question carries **TWO** marks. (7X2=14)
- What are the main components of the financial system?
 - State the various financial instruments.
 - Define Capital Market.
 - Distinguish between Primary Market and Secondary Market.
 - What is a Payment Bank?
 - What are Neo Banks?
 - What does PFRDA stand for?
 - What is NPS?
 - What is AI used for in fraud detection?
 - What is Green Finance?

SECTION - B

Answer any **THREE** questions. Each question carries **EIGHT** marks. (3X8=24)

- Differentiate between delivery and non-delivery contracts in capital markets.
- Explain the importance of IFSC at GIFT City in strengthening India's global financial presence.
- Explain recent NPA Trends and their impact on banks.
- Explain the features of ULIPs.
- Explain the importance of cyber security in financial system.

SECTION – C

Answer any **THREE** questions. Each question carries **FOURTEEN** marks. (3X14=42)

- Analyse the impact of the Digital Rupee (₹) on traditional banking.
- Critically evaluate the role of Money Market in ensuring liquidity and stability in the Indian financial system.
- Examine the effectiveness of RBI's monetary policy in controlling inflation.
- Evaluate the role of pension scheme (NPS, APY) in India's retirement planning.
- Discuss the global need for cryptocurrency regulations.

