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School of Business

**Bachelor of Business Administration in Banking Financial Services and Insurance
Mid Term Examination - Nov 2023**

**Duration : 90 Minutes
Max Marks : 50**

Sem III - D1UE301T - Introduction to Banking, Insurance and Financial ServicesGeneral Instructions

Answer to the specific question asked

Draw neat, labelled diagrams wherever necessary

Approved data hand books are allowed subject to verification by the Invigilator

- 1) Differentiate major types of banks in India, and what are their primary functions? K2 (2)
- 2) Define the importance of Financial services in the development of an economy. K1 (3)
- 3) Describe the key features and benefits of a current account for businesses. K2 (4)
- 4) Explain the concept of a depository system in the context of the Indian financial market. K2 (6)
- 5) Contrast secured loans and unsecured loans, highlighting the differences in collateral requirements and interest rates. K3 (6)
- 6) Identify the roles and functions of depository participants (DPs) in the Indian depository system. K3 (9)
- 7) Classify the legal rights and responsibilities of both customers and bankers in a banker-customer relationship, including issues related to confidentiality and disclosure of information. K4 (8)
- 8) Analyze the benefits of using a depository system for both investors and the securities market as a whole. K4 (12)

OR

Discuss the regulatory framework governing online trading and the responsibilities of stock exchanges and regulators in ensuring market integrity. K4 (12)