

**Third Semester FYUGP Degree (Reg) Examination November  
2025**

**KU3DSCCOM203 - FINANCIAL MARKETS AND  
SERVICES**

2024 Admission onwards

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Time : 2 hours

Maximum Marks : 70

**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.