**ST.JOSEPH’S UNIVERSITY, BENGALURU -27**

Registration Number:

Date & session:7-12-2022 (1 PM)

**B.Com– I SEMESTER**

**SEMESTER EXAMINATION: OCTOBER 2022**

**(Examination conducted in December 2022)**

**BC 1321 / BPS1321 Indian Financial System**

**Time: 2 Hours Max Marks: 50**

**This paper contains one printed page and three parts**

**Section A**

I. Answer any **five** of the following  **(5 X 2 = 10 marks)**

1. What are financial Instruments?
2. What is CRR & SLR?
3. Expand NSE & SENSEX.
4. What is the objective of setting up Small finance banks?
5. What is Crowd funding?
6. State any two benefits of Factoring.

**Section B**

II. Answer any **two** of the following **(2 x 15 = 30 marks)**

1. A. What are the characteristics of Financial Markets? (8 Marks)

B. Write a note on RBI. (7 Marks)

1. Elucidate the functions and types of Commercial Banks.
2. Explain the structure of capital market.

**Section C**

III. **Answer the following (1 X 10 = 10 marks)**

The mutual fund industry has undergone tremendous change in the past 60 years. Total assets, number of funds, and fund costs have increased exponentially, whereas both the duration of the funds' portfolio holdings and the duration of their shareholders' holdings have tumbled. Assets Under Management (AUM) of Indian Mutual Fund Industry as on September 30, 2022 stood at ₹ 38,42,351 crore.

With reference to the above answer the following questions.

1. What is meant by Mutual Funds? (2 Marks)
2. What is meant by NAV? (2 Marks)
3. Briefly explain the classification of Mutual Funds. (6 Marks)

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