



K. Sambath

Avinashilingam Institute for Home Science and Higher Education for Women

Deemed to be University Estd. u/s 3 of UGC Act 1956, Category A by MHRD [now MoE]

Re-accredited with an A++ Grade by NAAC CGPA 3.65/4, Category I by UGC

Coimbatore - 641043, Tamil Nadu, India

Continuous Internal Assessment Test I – August-2025

III Semester

Class : II UG

Major : B.Com Minor Specialization

Time : 2Hrs

Max. Marks : 60

Skill Based Elective Course - I Accounting and Finance

23BCOSE1AF Financial Services

Course Outcomes:

CO1: To introduce students to the fundamental concepts and principles of financial services

CO2: To provide an understanding of basic financial products and services offered by banks, insurance companies and investment firms

CO3: To develop critical thinking and analytical skills in evaluating financial products and services

Part A

6 x 1 = 6

Choose the Correct Answer

- Financial services helps in which of the following forms?
a) Consumption b) Distribution c) Accumulation d) Allocation CO1:K2
- Who regulates financial services in India?
a) TRAI b) RBI c) SEBI d) Both b and c CO1:K2
- RBI is an example of
a) commercial bank b) Insurance company CO1:K2
c) Central bank d) Non-banking financial Institutions
- A regulatory authority for the insurance sector in India is
a) IRDAI b) NABARD c) FSSAI d) TRAI CO1:K2
- Which of the following is a money market instrument?
a) Certificate of Deposit b) Equity shares c) Real Estate d) Mutual funds CO3:K2
- Which type of bank account is suitable for daily transactions?
a) Recurring Deposit b) Fixed Deposit c) Savings Account d) Current Account CO3:K2

Part B

3 x 6 = 18

Answer ALL Questions

Each answer should not exceed 400 words or two pages

- 7.a) Explain in brief about the importance and scope of financial regulations. CO1:K2
(or)
- 7.b) Write short on ethical considerations in financial services. CO1:K2
- 8.a) Enumerate the types of financial institutions. CO2:K3
(or)
- 8.b) Explain in brief about the role of central banks and its regulatory authorities. CO2:K1
- 9.a) What is commercial bank? List out the functions of commercial banks CO3:K3
(or)
- 9.b) State the procedure for opening an account and briefly explain the types of bank account CO3:K2

Part C

3 x 12 = 36

Answer ALL questions

Each answer should not exceed 800 words or four pages

- 10.a) Explain about the role of regulatory authorities in Indian Financial system. CO1:K2
(or)
- 10.b) Discuss on the compliances and procedures regulating the financial services. CO1:K2
- 11.a) Explain in detail the role and importance of investment firms in Indian Economy. CO2:K2
(or)
- 11.b) Elaborate on the roles and function of insurance companies in Indian economic growth. CO2:K1
- 12.a) Explain the different deposit services offered by banks to investors. CO3:K2
(or)
- 12.b) Describe the money market instruments available in market. CO3:K2

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