



Chambal

## 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 A++ Grade by NAAC. CGPA 3.65/4, Category I by UGC

Coimbatore - 641043, Tamil Nadu, India

### Bachelor's Degree Examination – November 2025

#### III Semester

Class : II UG

Time : 3 Hours

Major : B.Com with Minor Specialization

Max. Marks : 100

#### 23BCOSE1AF Financial Services

#### Course Outcomes:

CO1: Understanding of fundamental financial concepts, including banking, insurance, investment, and regulatory frameworks.

CO2: To identify and describe different types of financial institutions, their roles, functions.

CO3: Familiar with various financial products and services offered by banks, insurance companies, investment firms, and other financial institutions.

CO4: Develop critical thinking and analytical skills to evaluate financial products, assess risks, and make informed financial decisions.

CO5: Enhance their ability to communicate financial concepts and ideas effectively, both orally and in writing

#### Part A

10 x 1 = 10

#### Choose the Correct Answer

- Financial services acts as a \_\_\_\_\_ between investors and borrowers  
a. barrier  
b. link  
c. competition  
d. substitute  
CO1K2
- The apex financial institution in India is the  
a. SEBI  
b. RBI  
c. IRDAI  
d. NABARD  
CO1K2
- The bank account allows unlimited deposits and withdrawals  
a. Savings  
b. Current  
c. Fixed Deposit  
d. Recurring  
CO2K2
- Which insurance provides financial protection against the risk of death?  
a. Health  
b. Life  
c. Property  
d. Marine  
CO2K2
- The principle of insurance which states "no more, no less" is  
a. Contribution  
b. Indemnity  
c. Subrogation  
d. Utmost good faith  
CO3K2
- The institution regulating the securities market in India is  
a. SEBI  
b. RBI  
c. LIC  
d. IRDAI  
CO3K2
- The short-term money market instrument issued by banks is called  
a. Shares  
b. Bonds  
c. Certificate of Deposit  
d. Insurance Policy  
CO4K2
- Mutual Funds collect money from  
a. Government  
b. Investors  
c. Banks  
d. Insurance Companies  
CO4K2
- The transfer of funds through mobile phones is called  
a. Retail  
b. Online  
c. Mobile  
d. Rural  
CO5K2
- Retirement planning is part of which management?  
a. Government  
b. Investors  
c. Banks  
d. Insurance Companies  
CO5K2

#### Part B

5 x 6 = 30

#### Answer ALL questions

Each answer should not exceed 400 words or two pages

- 11 a. Write in short the importance of financial services

CO1K2

- |   |       |
|---|-------|
| 12.a. Distinguish between Banks and Investment Firms.<br>(or)             | CO2K2 |
| 12.b. Write a note on the functions of insurance companies.               | CO2K1 |
| 13.a. Explain in brief the different types of bank account.<br>(or)       | CO3K2 |
| 13.b. Write a short note on payment system in banking.                    | CO3K2 |
| 14.a. Explain in brief the various types of health Insurance.<br>(or)     | CO4K2 |
| 14.b. State the principles of Insurance with examples.                    | CO4K2 |
| 15.a. Discuss about the types of Investment products in brief.<br>(or)    | CO5K2 |
| 15.b. Write short notes on: i) Retirement Planning ii) wealth management. | CO5K2 |

**Part C**

**5 x 12 = 60**

**Answer ALL questions**

**Each answer should not exceed 800 words or two pages**

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|---|-------|
| 16.a. Discuss the scope, importance and evolution of financial services.<br>(or)                    | CO1K2 |
| 16.b. Explain the role of regulatory authorities in financial services in India.                    | CO1K3 |
| 17.a. Explain the different types of financial institutions with examples.<br>(or)                  | CO2K3 |
| 17.b. Discuss the role of banks and insurance companies in the economy.                             | CO2K2 |
| 18.a. Describe in detail the deposit, lending and payment system offered by banks.<br>(or)          | CO3K2 |
| 18.b. Explain online, internet, mobile banking services and its impact in India.                    | CO3K2 |
| 19.a. Explain the products, coverage and claim settlement process in insurance services.<br>(or)    | CO4K2 |
| 19.b. Discuss the types of Insurance schemes with examples.   | CO4K2 |
| 20.a. Discuss the various types of investment products and their features.<br>(or)                  | CO5K2 |
| 20.b. Critically evaluate different investment strategies suitable for different age with examples. | CO5K2 |

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