

Name:  
Enrolment No:



**UNIVERSITY OF PETROLEUM AND ENERGY STUDIES  
End Semester Examination, December 2023**

**Course :** Marketing of financial services  
**Program:** BBA SPL (FIN)  
**Course Code :** FINC3050

**Semester :** 5th  
**Time :** 03 hrs.  
**Max. Marks:** 100

**Instructions: All questions are compulsory**

**SECTION A 10Q x  
2M =20Marks**

S. No.		Marks	CO
Q1	Every bank has to keep a certain percentage of its deposits with reserve bank of India as all customers will not come together to withdraw whole amount. This concept is called as a. Cash reserve ratio. b. Statutory liquidity ratio. c. Both a and b. d. None of these.	2	1
Q2	..... is a development bank which provides and regulates credit for promotion and development of agriculture. a. Nabard. b. IFC. c. ICICI. d. None of these.	2	1
Q3	Which one of the following is a commercial bank? a. Reserve bank of India. b. Punjab national bank. c. Both a and b. d. None of these.	2	1
Q4	..... deposits are meant for a fixed period. a. Current. b. Fixed. c. Savings. d. None of these.	2	1
Q5	..... loans are obtained when a house is to be constructed or purchased. a. Home. b. Housing. c. Any of the above. d. None of these.	2	1
Q6	..... is a facility in which account holder can withdraw more amount	2	1

	<p>than the balance in his/her account.</p> <p>a. Overdraft. b. Loan against property. c. Either a or b. d. None of these.</p>		
Q7	<p>..... market deals with short term instruments of up to one year.</p> <p>a. Capital. b. Primary c. Secondary. d. Money.</p>	2	1
Q8	<p>..... is a form of financing in which one person provides financial assistance and the other gives technical support.</p> <p>a. Venture capital b. Partnership c. Both a and b d. None of these</p>	2	1
Q9	<p>..... regulates banking system of a country.</p> <p>a. RBI b. SBI c. Both and b d. None of these</p>	2	1
Q10	<p>..... is a nationalized bank.</p> <p>a. India bulls. b. DHFL. c. Bajaj finance. d. None of these.</p>	2	1
<p><b>SECTION B</b> 4Q x 5 marks = 20 Marks</p>			
Q11	There are many instruments or tools which help in regulating monetary system of a country . Describe them.	5	2
Q12	The bank provides many agency services apart from deposits and advances. Discuss in detail.	5	2
Q13	Define the objectives and functions of Reserve Bank of India.	5	2
Q14	Discuss the various ways in which financial assistance can be granted by banks?	5	2
<p><b>SECTION-C</b> 3Q x IOM = 30 Marks</p>			
Q15	Rahul has eamed an income of Rs.7,00,000 during the financial year 2021-22 and the income tax officer has demanded a tax of Rs.1,40,000 as his income falls in 20% tax bracket. Is he justified. If not determine the correct amount of tax payable by Rahul.	10	3

Q16	Examine the relevance of following in today's competitive world. a. Statutory liquidity ratio. b. Marketing Mix	10	3
Q17	GST increases the price of goods and its burden falls on the seller as he does not get any rebate of GST paid on purchases. Critically examine how it affects consumers.	10	3
SECTION-D 2Q x 15M = 30 Marks			
Q18	A businessman has engaged a person for collecting his receivables from his customers which reduces his burden. This saves lot of time, money and effort. Should a businessman avail this service. Justify with reasons.	15	4
Q19	Mohit has mortgaged his property in bank and obtained loan against it. He has taken the deduction of home loan while filing income tax return as he is of the opinion that it is a home loan and his home documents are with bank. Is this deduction correct? If not explain the correct tax treatment.	15	4