


| Name: | |  |
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| Enrolment No: | | |
| UNIVERSITY OF PETROLEUM AND ENERGY STUDIES Online End Semester Examination, May 2021 | | |
| Program: BBA-FBE | | Semester: IV |
| Subject/Course: Banking & Business | | Max. Marks: 100 |
| Course Code: FINC 2049 | | Duration: 3 Hours |
| SECTION A | | |
| 1. Each Question will carry 5 Marks 2. Instruction: Complete the statement / Select the correct answer(s) | | |
| S. No. | Question | CO |
| Q 1 | Identify the option which is not a primary function of commercial bank a) Creation of credit b) Clearing of cheques c) Remittance of funds d) Trustee and Executor | CO1 |
| Q2 | Current Account deposits refer to: a) Those deposits which are repayable by the banks on demand b) Such deposits are generally maintained by businessmen c) They can be drawn upon by a cheque without any restriction d) All of the above | CO1 |
| Q3 | Demand deposits are different from Fixed deposits because: a) They are non-chequeable deposits b) The depositor cannot make any number of transactions for deposit or with drawl of money c) They do not carry any interest d) Both a and b. | CO1 |
| Q4 | The banking system started with the foundation of Bank of Hindustan in the then capital, Calcutta (present-day Kolkata) in: a) 1870 b) 1740 c) 1770 d) 1670 | CO1 |
| Q5 | In the year 1935, the Reserve Bank of India was commissioned upon the recommendation of the: a) Hilton Young Commission b) Planning Commission c) Union Public Service Commission d) Election Commission | CO1 |

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| Q6 | the Reserve Bank of India was nationalized in the year: a) 1949 b) 1939 c) 1929 d) 1959 | CO1 |
| SECTION B | | |
| 1. Each question will carry 10 marks 2. Instruction: Write short / brief notes | | |
| Q 7 | Explain the evolution of Banking System in India | CO2 |
| Q 8 | What is creation of credit by Commercial Bank? What are the factors affecting credit creation? | CO2 |
| Q 9 | Briefly elaborate the various factors responsible for growth and development of capital market. | CO3 |
| Q 10 | Discuss the various reforms in capital market since 1991. | CO3 |
| Q 11 | Describe the structure of schedule commercial banks in India. | CO4 |
| Section C | | |
| 1. Each Question carries 20 Marks. 2. Instruction: Write long answer. | | |
| Q12 | Explain both the quantitative and qualitative measures adopted by RBI to control the credit supply in the economy. | CO4 |