


<b>Name:</b> <b>Enrolment No:</b>			
<b>UNIVERSITY OF PETROLEUM AND ENERGY STUDIES</b> <b>End Semester Examination, December 2022</b>			
<b>Course: Banking Services and Operations</b> <b>Program: B.COM_LL B</b> <b>Course Code: FINC-1020</b>		<b>Semester: 1<sup>st</sup></b> <b>Time : 03 hrs.</b> <b>Max. Marks: 100</b>	
<b>Instructions:</b>			
<b>SECTION A</b> <b>(5Qx2M=10Marks)</b>			
S. No.		Marks	CO
Q 1	What is validity period of cheque? a) 4 months from date of issue b) 3 months from date of issue c) 1 month from date of issue d) Unlimited	2	CO1
Q 2	Nomination once done can a) Not be cancelled b) Be cancelled c) Not be changed d) None of above	2	CO1
Q 3	Interest on FDRs is compounded on a) Monthly basis b) Quarterly basis c) Half yearly basis d) Yearly basis	2	CO1
Q 4	Bank having maximum number of branches in India a) Reserve Bank of India	2	CO1

	b) State Bank of India c) Punjab National Bank d) Bank of Baroda		
Q 5.	Bank charges interest on a) Deposits b) Loans c) Both (a) & (b) d) None of above	2	C01
<b>SECTION B</b> <b>(4Qx5M= 20 Marks)</b>			
Q 6.	What are the different type of bank deposits?	5	C04
Q 7.	Explain what is retail banking and how it emerged?	5	C01
Q 8.	Differentiate between corporate and retail banking	5	C02
Q 9.	What is CARDB?	5	C03
<b>SECTION-C</b> <b>(2Qx10M=20 Marks)</b>			
Q 10.	What are the different components of credit policy? Or What are NPA's. How are they classified.	10	C05
Q 11.	Explain the role and contribution of NABARD in agriculture and rural development?	10	C04
<b>SECTION-D</b> <b>(2Qx25M=50 Marks)</b>			
Q 12.	Brief on how Indian financial system evolved and its nature and structure?	25	C03
Q 13.	Explain how government uses credit policy to regulate the economy. Support your answer with suitable examples?	25	C04