



**UNIVERSITY OF PETROLEUM AND ENERGY STUDIES**  
**End Semester Examination, December 2021**

**Course: Banking services and operations**  
**Programme : B Com LLB**  
**Time: 03 hrs.**

**Course Code: FINC1020**  
**Semester: Ist**  
**Max. Marks: 100**

**Instructions: All questions are compulsory.**

S. No.	Section A Each question is of 2 marks. (2 x 5)	Marks	CO
Q1.	What is meant by money market.	2	1
Ans.			
Q2.	Name and describe the different types of customers in a bank?	2	3
Ans.			
Q3.	What are the forms in which retail banking can be done.	2	2
Ans.			
Q4.	What are the ways in which banker customer relationship can be terminated?	2	1
Ans.			
Q5.	What are the principles of good lending?	2	1
Ans.			
	<b>Section B Each question is of 5 marks. (5 x 4)</b>		
Q1.	A limited wants to raise funds for its small business consisting of agricultural and related activities. What are the sources from where funds can be raised.	5	1
Ans.			
Q2.	A finance company allows a customer to make payment for car purchased in a certain number of instalments and get it transferred in his/her name after paying all instalments. Explain this facility of finance company.	5	2
Ans.			
Q3.	When the borrower is unable to pay his instalments of a loan, the bank stops charging interest on it and considers it as a dead asset. Name and explain this concept.	5	1
Ans.			
Q4.	Explain the factors considered while granting credit to a customer in business.	5	3
Ans.			
	<b>Section C Each question is of 10 marks. (10 x 2)</b>		
Q1.	Write short notes on (five marks each) a. Securitization. b. RTGS.	10	2
Ans.			
Q2.	Many investors jointly contribute money and invest in a particular investment scheme and collectively distribute the surplus generated on the basis of amount invested. What are the roles of different parties involved in such scheme.	10	1
Ans.			
	<b>Section D Each question is of 25 marks. (25 x 2)</b>		

Q1.	The banks accept different types of deposits from different customers depending upon their requirements. In the light of this statement, explain the different types of deposits which a customer can have with a bank or a financial institution.	25	2
Ans.			
Q2.	The banks provide financial assistance to different customers on different terms and conditions. The rate of interest depends upon time period of loan, amount of loan, security offered etc. What are the various ways in which financial assistance can be granted by bank. Explain?	25	3
Ans.			

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