


Name:	 UPES <small>UNIVERSITY OF TOMORROW</small>
Enrolment No:	

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, May 2023

Course : Innovation and Marketing in Banking
Program: B Com LLB (H)
Course Code : CLNL1041

Semester : 2nd
Time : 03 hrs.
Max. Marks: 100

Instructions: All questions are compulsory

SECTION A
5Q x 2M = 10Marks

S. No.		Marks	CO
Q1	Overdraft is a facility in which account holder can more amount than the balance in his/her account. a. Save. b. Deposit. c. Either a or b. d. None of these.	2	1
Q2	Money market deals with short term instruments of up to year. a. One. b. Two. c. Three. d. Four.	2	1
Q3	Venture capital is a form of financing in which one person provides assistance and the other gives technical support. a. Financial b. Commercial c. Business d. None of these	2	1
Q4	RBI regulates system of a country. a. Indian b. Financial c. Both and b c. Banking	2	1
Q5 is a Non banking financial institution. a. India bulls. b. DHFL. c. Bajaj finance. d. All of these.	2	1

SECTION B
4Q x 5M = 20 Marks

Q6	Define the concept of Hire Purchase.	5	2
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Q7	A system in which many investors contribute small amount which is managed by a fund manager in order to generate higher returns for the investors. Discuss in detail.	5	2
Q8	The portfolio managers enables the customers to invest in different securities. Define the different modes in which a customer can invest.	5	2
Q9	Describe the various types of loans?	5	2
SECTION-C 2Q x 10M = 20 Marks			
Q10	Suresh has earned an income of Rs.21,00,000 during the financial year 2021-22 and the income tax officer has demanded a tax of Rs.6,30,000 as her income falls in 30% tax bracket. Is he justified. Analyse the situation as per income tax provision	10	3
Q11	Write short notes on a. Venture capital. b. CRR.	10	3
SECTION-D 2Q x 25M = 50 Marks			
Q12	There are many ways in which funds can be transferred electronically from one account to another. Describe	25	4
Q13	Ganesh 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.	25	4