



Name:

Enrolment No:

**UNIVERSITY OF PETROLEUM AND ENERGY STUDIES**

**End Semester Examination, May 2022**

**Course :** International Banking

**Program:** B Com (H) BMI

**Course Code :** FINC2046

**Semester :** 4th

**Time :** 03 hrs.

**Max. Marks:** 100

**Instructions: All questions are compulsory**

**SECTION A**

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

S. No.		Marks	CO
Q1	All the customer's deposits in a particular bank branch are not kept with the branch every-time as all customers will not come together to withdraw whole amount. This concept is called as a. General reserve. b. Current ratio. c. Both a and b. d. None of these.	2	1
Q2	Nabard is a development bank which provides and regulates credit for promotion and development of -----. a. Agriculture. b. Industries. c. Factories. d. None of these.	2	2
Q3	Which one of the following is not a commercial bank? a. Reserve bank of India. b. Punjab national bank. c. Both a and b. d. None of these.	2	4
Q4	..... deposits are withdraw-able any time. a. Current. b. Fixed. c. Savings. d. None of these.	2	3
Q5	..... loans are obtained when a business is to be expanded or diversified. a. Home. b. Housing. c. Any of the above.	2	4

	d. None of these.		
Q6	Overdraft is a facility in which ..... can withdraw more amount than the balance in his/her account. a. Tax payer. b. Account holder. c. Either a or b. d. None of these.	2	1
Q7	Money market deals with short term instruments of up to ----- year. a. One. b. Two. c. Three. d. Five.	2	1
Q8	The headquarters of ..... are at Washington D C. a. IMF. b. RBI. c. CBI. d. None of these.	2	2
Q9	..... is a new development bank. a. Brics. b. Sbi. c. Obc. d. Nabard.	2	3
Q10	..... is a not a nationalized bank. a. India bulls. b. DHFL. c. Bajaj finance. d. All of these.	2	2
<b>SECTION B</b>			
<b>4Q x 5M = 20 Marks</b>			
Q11	Explain the instruments or tools of monetary policy.	5	4
Q12	The bank provides many ways of depositing surplus money in a account. List and explain all types of deposits.	5	3
Q13	What is the role of NABARD in development of agricultural and cottage industries.	5	1
Q14	What are the different types of loans given by banks? Explain any two.	5	1
<b>SECTION-C</b>			
<b>3Q x 10M = 30 Marks</b>			
Q15	Raja has earned an income of Rs.27,00,000 during the financial year 2021-22 and the income tax officer has demanded a tax of Rs.8,10,000 as his income falls in 30% tax bracket. Is he justified. If not determine the correct amount of tax payable by Raja.	10	3

Q16	Write short notes on a. Income tax slab. b. Agency functions of bank.	<b>10</b>	<b>2</b>
Q17	The introduction of GST not only increases the price of goods but also it leads to burden of administration. Comment.	<b>10</b>	<b>1</b>
<b>SECTION-D</b> <b>2Q x 15M = 30 Marks</b>			
Q18	Banking beyond the borders of a country has many positive and negative aspects for a customer. In the light of this statement explain the advantages and disadvantages of international banking	<b>15</b>	<b>2</b>
Q19	Manish sharma has mortgaged his property in bank and obtained business loan against it. He has taken the deduction of principal and interest paid on it. Is this deduction correct? If not explain the correct tax treatment.	<b>15</b>	<b>4</b>