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

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES

End Semester Examination, December 2023

Course : Risk and compliance Management in Banks

Semester : 5th

Program: Integrated B Com (H) MBA

Time : 03 hrs.

Course Code : FINC3053

Max. Marks: 100

Instructions: All questions are compulsory

SECTION A
10Q x 2M = 20Marks

| S. No. | | Marks | CO |
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| Q1 | is the risk of loss resulting from many normal aspects of business. a. Operational b. Inflation c. Liquidity d. Inflation | 2 | 1 |
| Q2 | is a development bank which provides and regulates credit for promotion and development of agriculture. a. Nabard. b. RBI. c. World bank. d. None of these. | 2 | 1 |
| Q3 | Which one of the following is not a commercial bank? a. Reserve bank of India. b. Punjab national bank. c. Federal bank. d. None of these. | 2 | 1 |
| Q4 | Fixed deposits are meant for a period. a. Temporary. b. Fixed. c. Accounting. d. None of these. | 2 | 1 |
| Q5 | The risk which is associated with fluctuations in currency values. a. Foreign exchange risk b. Solvency risk c. Either a or b d. None of these. | 2 | 1 |
| Q6 | It is a facility in which account holder can withdraw more amount than the balance in his/her account. | 2 | 1 |

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| | <ul style="list-style-type: none"> a. Saving account. b. Deposit account. c. Overdraft. d. None of these. | | |
| Q7 | <p>Current liabilities are paid within a period of year.</p> <ul style="list-style-type: none"> a. One. b. Two. c. Three. d. Four. | 2 | 1 |
| Q8 | <p>Venture capital is a form of financing in which one person provides assistance and the other gives technical support.</p> <ul style="list-style-type: none"> a. Financial b. Commercial c. Business d. None of these | 2 | 1 |
| Q9 | <p>Housing loans are obtained when a house is to be</p> <ul style="list-style-type: none"> a. Constructed. b. Purchased. c. Any of the above. d. None of these. | 2 | 1 |
| Q10 | <p>..... risk is uncontrollable by any company.</p> <ul style="list-style-type: none"> a. Systematic b. Legal c. Both a and b d. None of these. | 2 | 1 |
| SECTION B 4Q x 5M = 20 Marks | | | |
| Q11 | Define the concept of margin requirements. | 5 | 2 |
| Q12 | A system of financing in which a customer can purchase an asset by paying a certain number of installments. Discuss in detail. | 5 | 2 |
| Q13 | The portfolio managers enables the customers to invest in different securities. Define the different modes in which a customer can invest. | 5 | 2 |
| Q14 | Explain the guidelines issued by SEBI for investors. | 5 | 2 |
| SECTION-C 3Q x 10M = 30 Marks | | | |
| Q15 | Govind has earned an income of Rs.9,00,000 during the financial year 2022-23 and the income tax officer has demanded a tax of Rs.2,70,000 as her income falls in 30% tax bracket. Is he justified. Analyse the situation as per income tax provisions | 10 | 3 |

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| Q16 | Write short notes on a. Statutory liquidity ratio. b. Types of accounts. | 10 | 3 |
| Q17 | Every bank has to keep a certain portion of its deposits with RBI. This is mandatory for all commercial banks. Explain the concept involved in this statement. | 10 | 3 |
| SECTION-D 2Q x 15M = 30 Marks | | | |
| Q18 | What are the different risks which are faced by a businessman in doing business. Explain how they affect performance of a business enterprise. | 15 | 4 |
| Q19 | Farhana 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. | 15 | 4 |