

Oct '09

IJ9AFK

Banking in Fin. Syst.

Time : 2 Hrs.

Max. Marks : 60

NOTE : 1) Figures to the right indicate full marks.

2) All questions are compulsory.

3) Use of calculator is allowed.

4) Draw diagrams if needed.

Q. 1 Explain the terms in brief.

(15)

1) Credit Cards

2) ATMs

3) Future Value

4) Annuity

5) Money at call and Short notice

6) Portfolio management

7) Leasing

8) REPO Rate

Q. 2 From the following information prepare Balance Sheet of Chandra-Surya

Bank Ltd. as on 31-3-2009

(Rs. in Lakhs)

(15)

Debit Balances	Rs.	Credit Balances	Rs.
Cash Credits	1624	Share Capital (Rs. 10/-) each	400
Cash in hand	320	Statutory Reserve	230
Cash with RBI	125	Net Profit	450
Cash with Other Bank	310	Profit & Loss A/c	410
Money at call & Short notice	220	Fixed Deposits	1434
Gold	110	Savings Deposits	900
Govt. Securities	220	Current Deposits	680
Premises	310	Bill payable	120
Furniture	140	Borrowings form bank	603
Term loans	1692		
Overdraft	156		
	5227		5227

Bills for collections Rs. 16.20 lakhs

Q. 3 A) What are NPAs ? State its various types and also state various provisions provided for advances ?

(8)

B) Comment on : Marketing of Banking products .

(7)

OR

Q.3 A) What is leasing ? State the advantages of leasing ?

(8)

B) What is interest Rate? What factors do affect interest rate ?

(7)

Q.4 A) Write a note on :

(5)

Accounting Records of Banks

(5)

OR

- Q. 4 a)** Shreya can save Rs. 100000/- per year for 5 years and Rs. 25000/- per year for 7 years thereafter. What will these savings cumulate at the end of 12 years @ 12% interest p.a. ? (5)
- b)** What is Bank? State types of Bank. (5)
- c) Comment on :**
Call Money Rate and Bank Rate (5)

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