MN	10	AGC
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		The state of the s	MN10AGC		
Q.1	a)	What were the objectives believed	nind nationalisation	of banks.	: 60
	b)	Distinguish between comme	rcial banks & co-ope	erative banks.	[7]
				Q.3 a) Explain Intera	
	a)	What are the components of	Indian financial sys	tem	[9]
		What are the demerits of nat		b) Explain Merc	[8]
	,	are die demonits of hat	ionansation.		[7]
0.2	a)	From the following particular	on CRM in banking.	a) Write a note (	
	-,			A/C of Golden Bank	
		Ltd. for the year ended 31st	march 2012.		
		Commission Charged		70,000 Explain the d	
		Discount on bill discounted Directors and Audit fees		21,00,000	
		· · · · · · · · · · · · · · · · · · ·			
		Establishment Expenses Interest on Loan		6,00,000	
			note on risk identif		
		Interest on fixed deposits  Interest on Cash Credits			
		Sundry Expenses		24,00,000	
		Interest on Current Account	**	20,000	,
		Interest on overdraft	S	4,50,000	
		Interest on Savings A/c		6,00,000	
		Postage & Telegram		7,20,000	
		Printing & Stationery		20,000	
			diagonate d	30,000	
		Unexpired discount on bill d Rent & Taxes	iscounted	5,50,000	
		Kent & Taxes		2,20,000	
		Make a provision for dou	btful debts Rs. 3000	000 and provision for	
		taxation Rs. 700,000			[10]
	b)	Distinguish between Credit (	Card & Debit Card		
			OR		
	a)	Find the future value of annu	uity of Sandhya cum	nulatively after 10 years	S
		when she invests Rs. 3000 fo			
		interest p.a.		J J J J	[5]

[5]

b) Estimate	the present	value of foll	lowing c	ash flows			6
discount	ing factor.					Instruc	[5]
Yea	ar 1	2	3	and the same of th	5 que		
Cash Flow	vs 12000		00081 00081	ibni trigir 25000	gures to the r	2. Fig	
	hort note on						[5]
	& co-operative	cial banks	comme				
Q.3 a) Explain I	nteractive Ma	arketing str	ategy.				[8]
b) Explain N	Merchant Bar	nking as an	advisor	y service.			[7]
					What are th	(ď	[,]
a) Write a n	ote on CRM i	n banking.					[8]
b) Explain t	he various ty	pes of loan	s offered	by bank	From the fo		
	2.				Ltd. for the		[7]
Q.4 a) Explain t	he different t	ypes of rate	es of inte	erest.			[8]
b) Write a no	ote on effectiv	ve use of ca	pital.				[7]
			OR	ment Exp			
a) Write a sh	hort note on						[8]
<b>b)</b> Explain the	he factors aff	ecting inter	est rate	n fixed de			[7]
							[-]
		**	***				
4,50,000		ts	Accoun	n Current	interest o		
			ft	n overdra	Interest o		
			Ty		Printing 6		
			Hid no t	d discoun			

Bout in Fir

MN10AGC

Distinguish between Credit Card & Debit Card

NO

when she invests Rs. 3000 for 3 years & 5000 for 7 years with 12%

interest p.a.