

Time: 2 1/2 hrs

Marks: 75

NB: All questions are compulsory with internal options

3/10.

Figures to the right indicate the total marks allotted to the question

Q1. a). Discuss in brief the components of Indian Financial system? (8)

b) What are the functions of RBI? (7)

Or

c). Define capital markets and classify the same. (8)

d). Discuss any three technologies adopted by banks in India? (7)

Q2. a). While closing the books of accounts of ABC bank LTD, its advances were classified as on 30.03.15

Assets	Rs (lakhs)
Standard assets	20000
Sub-standard assets (secured)	2000
Sub Standard Assets (Unsecured)	500
Doubtful Assets	
Upto 1 year	600
1-3 years	300
More than 3 years	100
Loss assets	400

You are required to calculate the amount of provision for NPA to be made by the bank as on 31-01-10.

b). 5 equal annual payments of Rs 9000 are made into a deposit scheme with TJSB which is 10% interest p.a. what is the future value of annuity after 5 years? (7)

Or

c). From the following information prepare Profit and Loss account for XYZ bank ltd for the year ended 31/3/11

Interest on loan	2,590,000
Interest on Fixed Deposit	2,750,000
Rebate on Bills discounted	490,000
Commission	82,000
Establishment charges	540,000
Discount on Bill discounted (Net)	1,460,000
Interest on cash credit	2,230,000

Interest on current account	420,000
Rent and rates	180,000
Interest on overdraft	1,540,000
Directors fee	30,000
Auditors fee	12,000
Interest on saving bank deposit	680,000
Postage and telegram	14,000
Printing and stationary	29,000
Sundry charges	17,000
Bad debts written off	400,000
Taxation Provision @ 55% to be made	?
Statutory Reserve @ 25% to be transferred	?

Q3.a) . State the duties and responsibilities of banking ombudsman? (8)

b). write a note on types of loans provided by banks? (7)

Or

c). What is mortgage loan? What are the various types of mortgage loans? (8)

d). Explain in brief Bancassurance? (7)

Q4. a). Explain the process of risk management? (8)

b). Write a note on ALM? (7)

Or

c). State the factors affecting interest rate structure? (8)

d). Explain in brief – effective use of capital. (7)

Q5. Write a short note on (Any three) (15)

- a. Issue management
- b. Savings bank account
- c. Mobile banking
- d. Features of a bank
- e. Pricing strategies of a bank