

MN10AGC

Marks : 60

- Q.1 a) What were the objectives behind nationalisation of banks. [8]
- b) Distinguish between commercial banks & co-operative banks. [7]
- OR**
- a) What are the components of Indian financial system. [8]
- b) What are the demerits of nationalisation. [7]

- Q.2 a) From the following particulars, prepare the P/L A/c of Golden Bank Ltd. for the year ended 31st march 2012.

Commission Charged	70,000
Discount on bill discounted	21,00,000
Directors and Audit fees	50,000
Establishment Expenses	6,00,000
Interest on Loan	28,00,000
Interest on fixed deposits	29,00,000
Interest on Cash Credits	24,00,000
Sundry Expenses	20,000
Interest on Current Accounts	4,50,000
Interest on overdraft	6,00,000
Interest on Savings A/c	7,20,000
Postage & Telegram	20,000
Printing & Stationery	30,000
Unexpired discount on bill discounted	5,50,000
Rent & Taxes	2,20,000

Make a provision for doubtful debts Rs. 300000 and provision for taxation Rs. 700,000 [10]

- b) Distinguish between Credit Card & Debit Card

OR

- a) Find the future value of annuity of Sandhya cumulatively after 10 years when she invests Rs. 3000 for 3 years & 5000 for 7 years with 12% interest p.a. [5]

b) Estimate the present value of following cash flows in given 5 years @ 8% discounting factor. [5]

Year	1	2	3	4	5
Cash Flows	12000	15000	18000	25000	30000

c) Write a short note on ATM. [5]

Q.3 a) Explain Interactive Marketing strategy. [8]

b) Explain Merchant Banking as an advisory service. [7]

OR

a) Write a note on CRM in banking. [8]

b) Explain the various types of loans offered by banks. [7]

Q.4 a) Explain the different types of rates of interest. [8]

b) Write a note on effective use of capital. [7]

OR

a) Write a short note on risk identification. [8]

b) Explain the factors affecting interest rates. [7]
