

Q.1 a) Define Commercial Banks ? Explain the functions of commercial Banks. [7]

b) Explain the meaning of financial system ? Explain the components of the Indian financial system. [8]

OR

c) Explain the terms in brief : [15]

1. Recurring A/c
2. Bank Rate
3. Hire Purchase
4. Credit Card
5. Money Market

Q.2 a) On 31st March 2001 the following balances stood in the books in New Bank Ltd. after preparing P & L A/c. [15]

Particulars	Amt. (₹)	Particulars	Amt. (₹)
Share Capital	35,00,000	Reserve fund	24,50,000
Fixed Deposit	66,50,000	Saving Bank A/c	2,10,00,000
Current Accounts	5,60,00,000	Money at call & short notice	21,00,000
Investment	2,10,00,000	P & L A/c (Cr)	14,70,000
Dividend for 1999	3,50,000	Land & Building	74,45,000
Cash in hand	4,20,000	Cash with RBI	1,05,00,000
Cash with other banks	91,00,000	Borrowing from other bank	44,00,000
Bills Discounted & Purchased	42,00,000	Sundry Creditors	2,10,000
Bills payable	56,00,000	Unclaimed dividends	2,10,000
Bills for collection	9,80,000	Acceptance on behalf of customers	14,00,000
Net Profit for the year	16,80,000	Loans, overdraft & Cash creditors.	4,90,00,000

The net profit is after deducting provisions for Bad debts Rs. 2,10,000 tax provision 7,00,000 and rebate on bill discounted Rs. 35,000. Prepare the balance sheet as on 31-3-2001.

OR

b) 5 annual payments of Rs. 8000 are made into a deposit scheme with Vijaya bank which is 10% interest p.a. What is the future value of

annuity after 5 years

[5]

c) A bank promises to give Miss Neha Rs. 10,000 after 3 years at 12% p.a. How should she deposit today. [5]

d) Write a note on Mobile Banking. [5]

Q.3 a) What is ATM ? State its advantages & disadvantages. [8]

b) Explain the bank Marketing strategies in Product Development & innovation. [7]

OR

c) What do you mean by leasing ? Give its advantages. [7]

d) What is interest ? State the determinants of Interest Rate Structure. [8]

Q.4 a) Write a note on CRM in banking. [8]

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

OR

a) Explain various types of loans offered by bank.. [7]

b) What is ALM ? Discuss in Detail? [8]

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