Sanjay Ghodawat University, Kolhapur

2019-20

Established as State Private University under Govt. of Maharashtra. Act No XL, 2017

SY, B.Com. | School of Commerce and Management | Commerce

CBC 203 | Bank Management

20/11/2019 Wednesday | End Semester Examination | Semester – Odd (III)

Time: 3 hrs, Max Marks: 100

10-30am to 1.30pm

Instructions: 1) All Questions are Compulsory.
2) Calculator is Allowed.

		Marks	Level	COs
Q.1	Answer the following:			
a)	True or False (Solve any 5)	10		
	1. The Term Bank is derived from the French word Banco.		L1	CO1
	2. Reserve Bank of India is the Central Bank of India.		L1	CO1
	3. Certificate of Deposits is Non- Deposits source for Indian Bank.		L1	CO2
	4. Cost plus margin is one of the method used for pricing deposits.		L1	CO2
	5. Primary & Secondary are the types of reserves maintained by the banks.		L1	CO2
	6. All Banks operate in India as per banking Regulation Act 1949.		L1	CO1
b)	Answer the short questions (Solve any 5)	10		
	1.State the concept of Personal Banking		L1	CO5
	2. List the Services for Non Residents.		L1	CO5
	3. Narrate the High Tech Banking Products		L1	CO5
	4. Define the Steps in Pricing Loan Schemes.		L1	CO4
	5. State the meaning of Explicit Cost in Banks.		L1	CO3
	6. State the meaning of Implicit Cost in Banks.		L1	CO3
Q.2	Answer the following:			
a)	List the Sources of Bank Funds in detail.	10	L1	CO1
	OR			
a)	Define the various functions of Bank	10	L1	CO1
b)	State the different types of Loans & their Features.	10	L1	CO2
	OR			
b)	Classify the Lending types.	10	L2	CO2
Q.3	Answer the following:			
a)	Discuss the Theories of Liquidity Management.	10	L2	CO3
	OR			
a)	Describe the Factors affecting on liquidity need estimation of	10	L2	CO3

Banks.

	b)	Explain the Principles of Sound Investment Management in Banks.	10	L2 CO4
		OR		
	b)	Discuss Profit planning in Banks.	10	L2 CO4
Q.4		Answer the following (Solve any Two)		
	a)	Explain the Modern Services Provided by Bank through Internet Banking.	10	L2 CO5
	b)	Write the features of Core-Banking.	10	L3 CO5
	c)	Interpret Different Cards used for Online Banking operations.	10	L3 CO5
Q.5		Answer the following (Solve any Two)		
	a)	Demonstrate the format of Bank Profit and Loss.	10	L3 CO6
	b)	Illustrate the different Schedules in Balance Sheet as per the format Provided by Banking Regulation Act.1949.	10	L3 CO6
	c)	Appraise the Bank Sheet for given Information.	10	L4 CO6

From the following balances extracted from the books of Ninad Bank Ltd., Akola, prepare the Profit and Loss Account for the year ended 31st March 2015 and the Balance Sheet as on that date. Particulars with Rs. Current accounts 1,60,00,000. Savings Accounts 60,00,000. Fixed and time deposits 19,00,000. Acceptances 4,00,000.Unclaimed dividend 60,000.Dividend 2013-2014 1,00,000.Profit and Loss A/c (Credit) on 1-4-2015 4,20,000.Reserve fund 7,00,000.Share Capital: 20,000 shares of Rs. 50 each. 10,00,000.Interest and discount received 15,00,000.Interest paid 4,00,000.Borrowings from other banks 14,00,000.Money at call 6,00,000.Investments (Market value Rs. 62,00,000) 60,00,000. Premises (After depreciation upto 31-3-2014 Rs. 2,00,000) 24,00,000. Sundry creditors 60,000. Bills payable 16,00,000. Bills for collection 2,80,000.Salaries 1,60,000.Rent and taxes 40,000.Audit fee 4,000.Printing 10,000.General expenses 6,000.Cash in hand 1,20,000.Cash with R.B.I. 30,00,000.Cash with other banks 26,00,000.Bills discounted and purchased 12,00,000.Loans, overdrafts and cash credits 1,40,00,000. Adjustments :

1) Authorised share capital is Rs. 20,00,000 divided into 40,000 shares of Rs.50 each.
2) Rebate on bills discounted amounted to Rs. 10,000.
3) Create a provision for taxation Rs. 2,00,000.
4) Provision for bad and doubtful debts is required to be made at Rs. 60,000.
5) Provide 5% depreciation on the original amount of premises.