

402
4FM.

REExam/ ATKT

Library

VC-0 - 26/3/15 - SYBFM Sem III - BFS - 75 Marks - 2 ½ Hrs -

NOTE: ALL QUESTION ARE COMPULSORY.

Q.1.A] Match the column.

(5 Marks)

- | | |
|-------------------|--------------------------|
| i) Bank of madras | a) 1948 |
| ii) IFCI | b) Immovable property |
| iii) NABARD | c) High rate of interest |
| iv) Mortgage | d) 1982 |
| v) Fixed deposit | e) 1843 |

B] Abbreviations

(5 marks)

- i) SIDBI
- ii) SFC
- iii) RRB
- iv) ATM
- v) OTCEI

C] Say whether true or false .

(5 marks)

- i) Saving deposits interest rates are higher than recurring deposits.
- ii) Reports is the rate of interest where Banks borrow from RBI.
- iii) ELR refers to primary lending rates.
- iv) Cooperative bank works on the principle of mutual benefits and self help.
- v) Reserve bank is a banker to central and state government.

Q.2.A] Define banks explain its features.

(8 marks)

B] Explain different intermediaries in India.

(7 marks)

OR

C] Discuss role of JCICI and JDBI in industrial financing.

(8 marks)

D] Describe different financial services granted by banks.

(7 marks)

Q.3.A] What is heri purchase?

(8 marks)

B] What are the different types of accounts opened in a bank?

(7 marks)

OR

C] Mr. Ram deposited Rs. 50,000. gets 15% interest for a period of 3 years. What will be futures value?

(5 marks)

D] A financial instruction promise to give you Rs. 25000 after 3 years at the rate of 12% interest. How much should you deposit today?

(5 marks)

E] Future value of annuity –Explain.

(5 marks)

Q.4. A] what are determinants of interest rates?

(8 marks)

B] What are benefits of leaning and explain types?

(7 marks)

OR

C] Prepare balance sheet of "Mayur Bank Ltd" as on 31st March, 2014-

DR

Particular	Amount	Particulars	CR
Current Accounts	28	Share capital	198
Cash credits	812	Stationary reserves	231
Cash in hand	160	profits for the year	150
Cash with RBI	37	profit & loss A/C	412
Cash with other banks	155	Fixed deposits	517
Money at call & Short notice	210	Savings deposits	450
		Current accounts	520
Gold	55	Bills payable	06
Government securities	110	Borrowings from	
		Other banks	100
Premises	155		
Furniture	70		
Term loans	792		
	<u>2584</u>		<u>2584</u>

Additional Information:-

1. Bills for collection were Rs. 18.20 lakhs.

2. Claims against the bank not acknowledged as debt were Rs. 5.0 lakhs.

Q.5. Short notes (any 3)

(15 marks)

i)factoring

ii)Mortgage & hypothecation