

NOTE : 1. All the questions are compulsory with internal options.

- Q.1. a. What is Financial system. Explain the parts of financial system. (8)  
 b. Explain the concept of marketing in Banking services. (7)  
 (OR)
- a. Explain the types of loans in relation to banks. (8)  
 b. Which principles bank should follow while granting loan. ? (7)
- Q.2. a. Define RBI and explain the role and functions of RBI. (8)  
 b. Write a note on " Factoring ". (7)  
 (OR)
- a. Which principles bank should follow while granting loan. (7)  
 b. Which financial services a bank is offering. (8)
- Q.3. a. Explain various types of Risks. (8)  
 b. Mr. A. deposits Rs. 5000/- carrying 10% interest p.a. for 3 years in a bank. What will be the compounded interest ? (7)  
 (OR)
- a. Explain BASEL NORMS. (8)  
 b. Ram deposits Rs.1,00,000/- in a Bank. Bank pay 8% interest. Maturity is of 2 years. What total he will receive at maturity ? (7)
- Q.4. Explain the components of schedule 1, schedule 2 and schedule 3 of Bank Balance Sheet. (15)  
 (OR)

From the following balances prepare Balance Sheet of ABC Bank Ltd., for the year ended 31st March 2010.

Particulars	Rs. in lakhs.
Share capital	20
Statutory reserve	10
P/L A/c. (Balance )	04
Capital reserve	02
S/T savings deposits.	29
Fixed deposits.	40
Other deposits.	42
Borrowing from RBI	24
Secured Borrowings.	80
B   P	03
Inter office adjustments.	14
Cash in hand.	12
Cash with RBI	24
Money at call	36
Investment in Govt./ Bonds.	28
Investment in Gold.	20
Cash credit.	36
O/D ( overdrafts )	30
Term loans	60
Premises	25
Provision for taxation	03