

Q.1 A] Match the column

(15 marks)

- | | |
|---------------------------|---------|
| i) Banking regulation Act | a) 1976 |
| ii) Bank of Bengal | b) 1951 |
| iii) RRB | c) 1934 |
| iv) SFC | d) 1809 |
| v) RBI Act | e) 1949 |

B] Give full form of the following Abbreviation

(5 marks)

- i) CP ii) CD iii) SLR iv) ICICI v) SEBI

C] State whether following statements are True or false

(5 marks)

- i) Fixed deposits carry the lowest rate of interest.
ii) Life insurance corporation of India established in the year 1956.
iii) Co-operative bank started in India in 1904.
iv) When payments are made at the end of each year it is called Ordinary annuity
v) The compounding factor is the future value of a rupee.

Q.2.A] Explain components of Indian financial system

(8 marks)

B] Define Bank. Explain its features.

(7 marks)

OR

C] What is Banking Technology

(8 marks)

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

(7 marks)

Q.3.A] A bank promises to give you Rs.50000 after 5 years at the rate of 10% interest. How much should you deposit today.

(5 marks)

B] Shyam deposits Rs.30000 with a bank at 12% interest how much amount he will get after a period of 6 years.

(5 marks)

C] Explain Time value of Money.

(5 marks)

OR

D] Explain benefits of leasing

(8 marks)

B] Define factoring and Explain its types.

(7 marks)

Q.4.A] From the following information prepare the balance sheet Radhika Bank Ltd as on 31-3-2013. (15 marks)

Debit Balance	Rs (Lakhs)	Credit Balance	Rs. (lakhs)
Cash credits	1624	Share Capital	400
Cash with RBI	320	Statutory reserve	230
Money at call & short notice	220	N/P for the year	450
Cash with other banks	310	Profit & Loss A/C	410
Gold	110	Fixed deposit	1434
Government securities	220	Saving Deposits	900
Premises	310	Current Accounts	680
Furniture	140	Bills Payable	120
Term loans	1692	Borrowings from Banks	603
Over drafts	156		
	5227		5227

1. Bills for collection Rs. 12.20 lakhs

2. Acceptance & Endorsement Rs. 5.00 lakhs

OR

B] What is an interest rate? What are the different types of rates of interest?

(15 marks)

Q.5] Short notes (Any 03)

(15 Marks)

- Commercial banks
- Bank assurance
- Hire Purchase
- Schedule and non-schedule bank
- Regional rural banks