

Note-All questions are compulsory.

Q.1 A) Give the full form of the following.

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1. ALM
2. PLR
3. EFT
4. NSC
5. NABARD

B) Match the following

05

- | | |
|--------------------------------|----------------|
| 1. State financial corporation | a. 1951 |
| 2. National housing bank | b. 1988 |
| 3. Exim bank | c. 1982 |
| 4. Interest earned | d. expenditure |
| 5. Interest Expended | e. Income |

C) State whether the statements are true or false

05

1. The second scheduled of the RBI Act, contains list of banks which are described as second scheduled.
2. A future value is the compounded value of present value.
3. Advance is assets of bank
4. Share capital is not Liability of bank.
5. Tele banking means Internet banking.

Q.2 A) Explain the components of financial system.

08

B) Discuss the Structure of Cooperative banks.

07

OR

C) What are the functions of the Reserve bank of India.

08

D) Explain the structure of Cooperative Banks.

07

Q.3 A) Define Banks, Explain its features.

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B) Mr Rakesh chaturvedi deposited Rs 500000 in Federal bank .which pays a interest compounded annually for a period of 3 years. How much he will get on maturity. 07

OR

Q-3 From the following balances, prepare Balance Sheet of Ravi-Kiran Bank Ltd. For the year ended 31st march, 2009.

15

Particulars	Rs. Lakhs
Share capital	20
Statutory Reserve	10
Profit & loss a/c(balance)	04
Capital Reserve	02
Saving Deposits	29
Fixed Deposits	40
Other deposits	42
Borrowing from RBI	24
Borrowing from Other Banks(secured)	80
Bills payable	03
Inter-office Adjustments (Credit)	14
Cash in hand	12
Cash with RBI	24
Money at call and Short notice	36
Investment in Government Securities	28
Investment in Gold	20
Cash credits	36
Overdrafts	30
Term loan	60
Premises	25
Provision for taxation	03

The Authorized capital of the bank was Rs.50 lakhs divided into 5 Lakhs shares of Rs.10 each. The bank has bills for collection to the extent of Rs.12 lakhs.

Q.4 A) Prepare a profit and loss account of Laxmi bank Ltd. For the year ended 31st march 2010 from the following particulars.

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Particulars	(Rs.in lakhs)
Interest on loan	27.20
Interest on fixed deposits	28.60
Commission	1.42
Salaries and allowances	7.30
Discounted on bills discounted	12.70
Interest as cash credit	25.40
Rent & taxes	3.10
Interest on overdrafts	17.20
Directors fees	0.60
Audit fees	0.40
Interest as saving deposits	5.70
Printing and stationary	0.42