

Total No. of Questions : 5]

SEAT No. :

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P7279

[5881]-101

P.G.D.B.F.I

**101 : PRINCIPLES AND PRACTICES OF BANKING AND FINANCE
(2020 Pattern)**

Time : 3 Hours]

[Max. Marks : 80

Instructions to the candidates:

- 1) *All questions are compulsory.*
- 2) *Figures to the right side indicate full marks.*

Q1) Answer the following questions in 50 words each. (Any Two). **[10]**

- a) Briefly explain the Evolution of Banking in India.
- b) Describe the nature of Capital Market.
- c) Describe the Merger of the Banks.
- d) Describe the Relations of Bank and Customer.

Q2) Answer the following questions in 150 words each. (Any Two) **[20]**

- a) What is meant by Mortgage? State the types of Mortgage.
- b) Explain the modes of creating Charge.
- c) Explain Retail Banking and Wholesale Banking.

Q3) Answer the following questions in 200 words each. (Any One) **[15]**

- a) Explain the functions of Reserve Bank of India.
- b) Explain the types of Negotiable Instruments.

Q4) Answer the following questions in 250 words each. (Any One) **[20]**

- a) What is meant by Bank? Explain the structure of Banking in India.
- b) State the meaning and definition of financial system. explain the structure of Financial System.

Q5) Write short notes on (Any Three) **[15]**

- a) Branch banking
- b) RTGS
- c) NPA
- d) Termination of bank account
- e) Effects of Endorsement



Total No. of Questions : 5]

SEAT No. :

P7494

[Total No. of Pages : 2

[5881]-102

P.G.D.B.F.I. (Banking & Insurance)

102 : PRINCIPLES AND PRACTICES OF INSURANCE

(2020 Pattern)

Time : 3 Hours]

[Max. Marks : 80

Instructions to the candidates:

- 1) *All questions are compulsory.*
- 2) *Figures to the right indicate full marks.*

Q1) What is the meaning of Insurance? Explain the principles of Insurance. [16]

OR

Elaborate the difference between Life Insurance and General Insurance.

Q2) State the features of Marine Insurance. Explain the meaning of Marine insurance contract. [16]

OR

State the procedure for purchasing fire insurance policies. Discuss the procedure for settlement claims of fire insurance policies.

Q3) What do you mean by Lapsed insurance policy? Spell out in detail different ways of reviving such policy? [16]

OR

List out various documents and forms required in claim settlement process of life and general insurance.

P.T.O.

Q4) 'Insurance sector in India is gradually improving' Discuss various reasons to support the statement. **[16]**

OR

Compare the performance of private insurance companies with government insurance company.

Q5) Write short notes on : (Any Two) **[2×8=16]**

- a) Career opportunities in insurance sector.
- b) Origin of Life Insurance.
- c) Marine losses.
- d) Current trends in global insurance business.

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SEAT No. :

P7495

[Total No. of Pages : 2

[5881]-103

P.G.D.B.F&I

**103 : LAW RELATING TO BANKING, FINANCE AND
INSURANCE
(2020 Pattern)**

Time : 3 Hours]

[Max. Marks : 80

Instructions to the candidates:

- 1) *All questions are compulsory.*
- 2) *Figures to the right indicate full marks.*

Q1) Answer the following questions in 50 words each. (Any 2) **[10]**

- a) What are the protest?
- b) What is Life Insurance?
- c) What are Re-Insurance?
- d) What are the Central Registry?

Q2) Answer the following questions in 150 words each. (Any 2) **[20]**

- a) Explain the privileges granted to a holder in due course.
- b) What is bill of Exchange? How does it differ from a Promissory Note.
- c) What are restrictions on business of Banking Companies imposed by the Act?

Q3) Answer the following questions in 200 words each. (Any 1) **[15]**

- a) Discuss the main powers of the Reserve Bank of India under the Banking Regulation Act, 1949.
- b) Explain the Duties, Powers and Functions of IRDA.

P.T.O.

Q4) Answer the following questions in 250 words each. (Any 1)

[20]

- a) Explain in detail about the applicability of Banking Regulation Act to the co-operative banks.
- b) What are the General Insurance? Explain in detail functions of General Insurance in India.

Q5) Write short notes on (Any 3)

[15]

- a) Promissory Note
- b) Penalties (sec.58B)
- c) Parties of Bill of Exchange
- d) Capital structure
- e) Contents of protest.



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SEAT No. :

P7496

[5881] - 104

[Total No. of Pages : 5

P.G. Diploma in Banking

104 : ACCOUNTING SYSTEMS & FINANCIAL ANALYSIS

Accounts

(2020 Pattern)

Time : 3 Hours]

[Max. Marks : 100

Instructions to the candidates:

- 1) *Figures to the right indicate full marks.*
- 2) *Use of calculator is allowed.*

Q1) A) Multiple Choice Questions. [5]

- i) One of the external user of accounting information is _____.
 - a) Managers
 - b) Proprietors
 - c) Creditors
 - d) Employees
- ii) A person who brings capital in the business is called _____.
 - a) A debtor
 - b) A creditor
 - c) The owner
 - d) None of these
- iii) Find flow statement is a tool for _____.
 - a) Performance Analysis
 - b) Cost control
 - c) Financial Analysis
 - d) None of the Above
- iv) Depreciation is generated due to.
 - a) Increase in value of liability
 - b) Decrease in capital
 - c) Wear & Tear
 - d) Decrease in value of assets.
- v) Contra entries are related to _____.
 - a) Cash
 - b) Bank
 - c) Cash & Bank
 - d) None of these

P.T.O.

- B) True or False. [5]**
- i) Financial Accounting is the oldest branch of accounting.
 - ii) Cash a/c is debited when furniture is purchased.
 - iii) Return inward are deducted from sales.
 - iv) Under written down value method, amount of depreciation remains constant.
 - v) Accounting is a language of business.
- C) Classify into real, personal & Nominal. [5]**
- i) Discount received
 - ii) Loose Tools
 - iii) Machinery
 - iv) Rahul
 - v) Bank of India
- D) Answer in one sentence. [5]**
- i) What is a Trial Balance?
 - ii) Formula for capital.
 - iii) 2 Sources of funds in fund flow statement.
 - iv) What is matching concept?
 - v) What is credit balance of Profit & Loss a/c?
- Q2) Journalise the following transactions in the books of Mr. Navin for the month of August, 22. [15]**
- 1. Purchased goods for cash ₹11,500.
 - 2. Paid Electricity charges ₹150.
 - 3. Sold a scooter to Mr. Ramesh ₹9,100 on credit.
 - 11. Received ₹1000 from Mr. Ramesh.
 - 15. Deposited ₹1200 in State Bank of India.
 - 19. Interest Received from Ganesh ₹100.
 - 23. Sold furniture to Rohan ₹2500 for cash.
 - 25. Purchased Machinery ₹1500 from Manish Bros. on credit.
 - 27. Paid salary ₹600
 - 29. Received Dividend ₹200 from Bajaj Auto Ltd.

Q3) Enter the following transactions in subsidiary books of Amit Traders, March 2022. **[15]**

1. Sold goods to Aakash ₹1500 @ 20%. Trade Discount.
5. Bought goods ₹975 at a Trade Discount of ₹75 from Amar.
10. Purchased goods from Anthony ₹630 subject to a Trade Discount of ₹30.
11. Damaged goods received from Akash ₹150 gross.
14. Invoiced second hand goods to Ashok ₹950 on credit basis.
16. Defective goods of ₹100 net returned to Amar.
18. Purchases made from Avinash ₹600 for credit.
20. Despatched goods to Anand ₹1500 @ 12% T.D.
21. Goods ₹60 were returned to Anthony.
22. Received goods ₹250 gross returned by Anand.

Q4) From the following Trial Balances, Prepare Trading a/c, P&L a/c and Balance sheet as on 31st March, 22 **[20]**

Particulars	₹	Particulars	₹
Opening Stock	12,000	Sales	86,000
Purchases	40,000	Discount	400
Sales Return	6000	Purchase Return	4,000
Building	50,000	Interest	800
Debtors	16,000	Capital	62,000
Salaries	2400	Creditors	10,800
Office Exp.	1200		
Wages	10,000		
Travelling Exp.	400		
Fire Insurance Premium	800		
Machinery	20,000		
Carriage on Purchases	700		
Commission	400		
Cash in Hand	2300		
Rent & Taxes	1800		
	1,64,000		1,64,000

Adjustments:

1. Closing Stock was valued at 16,000.
2. Wages ₹2000 & Salaries ₹1200 are outstanding.
3. Rent for 2 months at ₹500 per month is outstanding.
4. Depreciate Building @ 5%, Machinery @ 10%.
5. Prepaid Insurance ₹200.

Q5) Short Note on (Any 3 out of 5):

[15]

- i) Dual Aspect concept.
- ii) Straight Line Method of Depreciation.
- iii) Capital Expenditure.
- iv) Difference between Computerised & Manual Accounting.
- v) Uses of Fund flow Statement.

Q6) Calculate the following Ratios - Current Ratio, Operating Ratio, Operating Profit Ratio, Stock Turnover Ratio, Net Profit Ratio, Gross Profit Ratio. **[15]**

Trading & P&L a/c

	₹		₹
To Opening Stock	1,00,000	By Sales	8,50,000
To Purchases	5,60,000	By Closing Stock	1,50,000
To Gross Profit	3,40,000		
	10,00,000		10,00,000
To Operating Exp.		By gross profit	3,40,000
Selling Exp.	30,000	By Non-Operating	
Administrative Exp.	1,50,000	income	3000
Finance Charges	15,000	Interest	
To Non-operating Exp.		Profit on sale of shares	7000
Loss on sale of Assets	5000		
To Net Profit	1,50,000		
	3,50,000		3,50,000

Balance Sheet

Liabilities	₹	Assets	₹
Eq. Sh. Capital	2,00,000	Land & Building	1,50,000
Reserve	90,000	Plant & M/c	80,000
P&L a/c	60,000	Stock	1,50,000
Creditors	1,20,000	Debtors	70,000
Bank O.D.	10,000	Bank Balance	30,000
	4,80,000		4,80,000



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