



Sanjay Ghodawat University, Kolhapur

2018-19

Established as State Private University under Govt. of Maharashtra. Act No XL, 2017

EXM/P/09/01

Year and Program: 2018-19

School of Commerce and
Management

Department of BCOM

Course Code: CBC203

Course Title: Bank Management

Semester – III

Day and Date

End Semester Examination
(ESE)

Time: 3 Hours

Max Marks: 100

2:30 pm to 5:30 pm

Mondy 03 Dec 18

Instructions:

- 1) All questions are compulsory.
- 2) Give live examples wherever necessary.
- 3) Figures to the right indicate full marks, Bloom's Level and Course outcome

Q.1	Answer the following	Marks	Bloom's Level	CO
a)	Which are Non Deposit sources for Banking organization?	07	L ₂	CO1
	OR			
a)	Explain classification of Deposits in detail.	07	L ₂	CO1
b)	Which are the different ratios included in Customer Profitability Analysis?	08	L ₂	CO2
	OR			
b)	Explain different types of loans.	08	L ₂	CO2
Q.2	Answer the following			
a)	Explicate different sources of liquidity.	07	L ₃	CO3
	OR			
a)	Explain approaches to manage liquidity in Long Term	07	L ₃	CO3
b)	Write a note on Pricing of Deposits.	08	L ₃	CO4
	OR			
b)	Write a note on Classification of Investment portfolio of a Bank.	08	L ₃	CO4
Q.3	Answer any TWO of the following.			
a)	Explain on Managerial functions in Bank.	08	L ₂	CO1
b)	What are Steps in Credit Appraisal?	08	L ₂	CO2
c)	Explicate approach for managing liquidity in short Term.	08	L ₃	CO3
d)	Write a note on Income Recognition and Valuation of Investments as	08	L ₃	CO4

per the classification.

Q.4 Answer any TWO of the following

- | | | | |
|--|----|----------------|-----|
| a) Write a note on Retail Banking | 09 | L ₃ | CO5 |
| b) Elucidate innovative products of ICICI bank | 09 | L ₃ | CO5 |
| c) Elaborate any two schemes of any commercial bank. | 09 | L ₃ | CO5 |

Q.5 Solve any Two of the a, b, or c

- | | | | |
|----|----|----------------|-----|
| a) | 09 | L ₄ | CO6 |
|----|----|----------------|-----|

Particulars of Kurukhetra Bank Ltd. for 31.03.2018 Prepare Balance Sheet

Debit Balance	Amount Rs(L)	Credit Balance	Amount Rs.(L)
Money at Call	2	Share Capital	10
Bill Discounted	9	Reserve Fund	16
Investment at Cost	128	Fixed Deposits	40
Premises	120	SavingBank Deposits	60
Cash with RBI	34	Current A/c	220
Cash with SBI	12	Reserve for Buildings	10
Loans and Advances	100	Depreciation Fund	80
Branch Adjustment	57.94	Unclaimed Dividend	0.24
Silver	2	Borrowings	2.50
Advance Payment of Tax	1.1	Unexpired Discount	0.50
Interest Accrued on Investment	2.6	Bills Payable	20
Non Banking Assets	0.70	Profit and Loss-Closing Balance	4.1
		Capital Reserve	6
TOTAL	469.34	Total	469.34

Additional Information:

Contingent Liabilities Rs.20Lakhs

- b) From the following particulars prepare Profit and Loss Account for the New Generation Bank Ltd.

09

L₄

CO6

Particulars	Amount Rs
Interest and Discount Received	3705738
Interest paid on Deposits	2037452
Salaries	200000
Directors Fees	30000
Rent and Taxes	90000
Postage and Telegrams	60286
Statutory Reserve Fund	800000
Commission Exchange and Brokerage	190000
Rent Received	65000
Profit on sale of Investment	200000
Depreciation on Bank Properties	30000
Statutory Expenses	40000
Auditors Fees	5000

- c) Write a Note on Significant Accounting Policies for the Banking Sector.

09

L₄

CO6

Q.6 Solve any Three of the following

- a) Assume that you are Bank Manager and design any two innovative Deposit Schemes. 06 L₄ CO5
- b) Assume that you are Bank Manager and design any two innovative Loan Schemes to attract customers. 06 L₄ CO5
- c) From the balances of Mahindra Bank Ltd., as on 31st March 2018, prepare Profit and Loss A/c for the year ended 31st march 2018 06 L₄ CO6

Particulars	Rs.
Equity share capital of Rs. 100 each Rs. 50 paid up (Authorised and Issued 40,000 shares)	20,00,000
Profit and Loss A/c (Cr. on 1-4-2017)	8,00,000
Current Deposit A/c	68,20,000
Fixed Deposit A/c	78,00,000
Saving Bank A/c	51,30,000
Director's fees	90,000
Audit fees	20,000
Furniture (Cost Rs. 20,00,000)	17,40,000
Interest and discount received	42,00,000
Commission and exchange	20,00,000
Reserve fund	7,00,000
Printing and Stationery	80,000
Salary (including Manager's Rs. 4,00,000)	14,00,000
Building (Cost Rs. 60,00,000)	45,00,000
Cash in hand	3,20,000
Cash with RBI	70,00,000
Cash with Other Bank	65,00,000
Law charges	30,000
Investment at cost	24,00,000
Loans, cash credit and overdraft	60,00,000
Bills discounted and purchased	28,00,000

Interest paid	30,00,000
Borrowing from Laxmi Bank Ltd.	40,00,000
Branch Adjustment A/c(Cr.)	26,00,000
Rent and Taxes	1,70,000

Following additional information is available:

1. The Bank has accepted on behalf of the customers bills worth Rs. 30,00,000 against the securities or Rs. 38,00,000 lodged with the Bank.
2. Rebate on bills discounted to Rs. 1,10,000
3. Provide depreciation on building by 10% and on furniture by 5% on cost.
4. Provide Rs. 30,000 for bad and doubtful debts.

d) **For the above information prepare Balance Sheet as on 31.03.2018**

06

L₄

CO6