



Shiksha Mandal, Wardha's

G. S. College of Commerce & Economics, Nagpur

An Autonomous Institution

(Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University)

Second Semester Master of Business Administration Examination (CBCS)

REGULATORY ASPECT OF BANKING & FINANCE

(MBC 2.6)

Time: 3 Hours

Maximum Marks: 80

N.B.: All questions are compulsory.

- Q.1 Answer the following question in about 150-200 words: 10
A) Explain the history and developments of Public Sector banks in India.
OR
B) Describe the evolution and growth of private banks in India.
- Q. 2 Answer the following question in about 150 -200 words: 10
A) Discuss the legal framework of RBI. Also discuss the role of RBI in banking regulations.
OR
B) Explain the various functions of RBI.
- Q. 3 Answer the following question in about 150 -200 words: 10
A) What are the various features of HUF account? Explain in detail.
OR
B) Differentiate between current account and savings account.
- Q. 4 Answer the following question in about 150-200 words: 10
A) Explain RBI's policy standards in regard to "Know Your Customer" (KYC).
OR
B) What are the various Anti-Money Laundering Measures and obligations under prevention of Money Laundering Act 2002?
- Q. 5 Answer the following question in about 150-200 words: 10
A) An investor deposits ` 100 in a bank account for 5 years at 8%. Find out the maturity amount if interest is compounded:
a) Annually b) Semi – annually
c) Quarterly d) Monthly

OR

B) An executive is about to retire at the age of 60. His employer has offered him two post retirement options –

- a) ` 20,00,000 lumpsum
- b) ` 2,50,000 per year for 10 years

Assuming 10% interest rate, which is better option for the executive?

Q. 6 Answer the following question in about 150-200 words: 10

A) How would you distinguish between Capital and Revenue Expenditure?

OR

B) What are the different types of errors usually observed in accountancy for bankers?
How would you overcome them?

Q. 7 Write short notes on: (any five) 20

A) Write a note on “Pre-reforms development in Indian Banking System.”

B) How is SLR different from CRR?

C) How would a bank decide a person as an Insolvent Person?

D) What is Money Laundering?

E) Explain the concept of compound Interest over Simple Interest.

F) What is a Bank Reconciliation Statement?
