



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 different challenges faced by Indian Public Sector Banks.
- OR
- B) Which different banks are associated with Credit Guarantee Fund Trust for Small Industries?
- Q. 2 Answer the following question in about 150-200 words: 10
- A) Explain various functions of Reserve Bank of India.
- OR
- B) Explain various functions of 'Department of Banking Supervision' of Reserve Bank of India.
- Q. 3 Answer the following question in about 150-200 words: 10
- A) List various documents required to be submitted by a Joint Stock Company while opening a Bank Account.
- OR
- B) Write a short note on:
- 1) Account of a Blind Persons.
 - 2) Account of a Pardanashin Woman.
- Q. 4 Answer the following question in about 150-200 words. 10
- A) Explain 'Know Your Customer' guidelines.
- OR
- B) List various regulators, regulating Anti-Money Laundering Regulations in India. Also explain their functions in this regard.

Q. 5 Answer the following question in about 150-200 words. 10
A) ₹ 2,000 is invested at annual rate of interest of 10%. What will be the amount after two years if compounding is done?

- 1) Annually 2) Semi-annually 3) Quarterly 4) Monthly

OR

B) In what time will ₹8,000 amount to ₹ 8,820 at 10% p.a. interest compounded half-yearly?

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

A) State with reasons whether the following are Capital or Revenue Expenditure:

- 1) Expenses incurred in connection with obtaining a license for starting the factory for ₹ 10,000.
- 2) ₹ 1,000 paid for removal of inventory to a new site.
- 3) Rings and pistons of an engine were changed at a cost of ₹ 5,000 to get fuel efficiency.
- 4) Money paid to MTNL ₹ 8,000 for installing telephone in the office.
- 5) A factory shed was constructed at a cost of ₹ 1,00,000. A sum of ₹ 5,000 had been incurred in the construction of temporary huts for storing building material.

OR

B) Explain different types of Accounting Errors.

Q. 7 Answer the following questions in about 75-100 words. (Any Five) 20

- A) Write a short note on Local Area Banks.
- B) Explain functions of 'Foreign Exchange Department' of the Reserve Bank of India.
- C) Write a short note on Account of Married Woman.
- D) Explain obligations under Preventions of Money Laundering Act 2002.
- E) Explain Simple and Compound Interest along with their formulas for calculation.
- F) Explain various methods of charging depreciation.
