



PRAHLADRAI DALMIA LIONS COLLEGE OF COMMERCE AND ECONOMICS
ISO 9001:2015 CERTIFIED

NOTICE

B.Com (Banking and Insurance)
ATKT Internal Examination Semester V and VI, April- May, 2022

INSTRUCTIONS FOR THE STUDENTS HAVING ATKT IN INTERNALS:

1. **Date of Submission of the Projects- 1st April, 2022. Timings 9 am to 10 am.**
Reporting time for students: 8.45 am. Venue: T3
2. Students have to be present in person for the submission.
3. Formal Dress code to be followed during the viva voce.
4. Internal project topics are also uploaded on the college website.
5. Submission of projects or assignments to be done on proper A4 size paper, handwritten by the candidate himself only. The Front page should contain details of Roll no, Name of the student, Semester, Subject.
6. Print out of the questions uploaded should be attached along with the project.
7. Student should also enclose a photocopy of the ATKT fee paid receipt along with each project.
8. On the date of submission there will be a viva voce.
9. If the student fails to present himself on the given date and time he will be marked ABSENT for the said subject.
10. Any Submissions after the above mentioned date and time will not be accepted and entertained under any circumstances.

Prof. Durgesh Kenkre

Exam Convener

Prof. Subhashini Naikar

Vice -Principal (SFC)

Dr. Kiran Mane

I/c Principal

DATE - 25/03/2022

DI/N-STD/GEN/00

International Banking & Finance

ADBAL JAYESH

A) Write short notes on:

- i) Balance of payment
- ii) Foreign currency exchangeable bonds
- iii) Role of International Credit rating agencies

B) Explain the concept of crypto currency in detail (meaning- features advantages and disadvantages)

C) Explain the different types of Capital flows

D) Give the functions of International Banking

CHAUHAN ASHUTOSH

A) Explain the concept of currency convertibility and Deficit in balance of payments.

B) Explain in detail the different types of Euro currency bonds.

C) Explain the concept of loan syndication in detail with reference to definition, meaning, parties involved and steps.

D) Distinguish between forwards and futures contracts.

E) Write a short note on arbitrage.

Financial Reporting and Analysis

PATEL SHAHIN

a) F Bank Ltd. has given you the following details in respect of its Bills purchased and discounted as on 31st March, 2019:

Bill no.	Due date	Amount (Rs.)	Disc. Rate
1	10 th April	10000	9%
2	23 rd April	12000	10%
3	29 th April	14000	11%
4	5 th May	16000	10%

Bank closes its financial year on 31st March every year. Show the amount of closing rebate.

b) From the following information given to you by L Bank Ltd. prepare their Profit & Loss Account for the year ended 31/3/2019:

Interest on cash credit Rs.1500, Interest on overdraft Rs.1600, Interest on term loan Rs.2200, Discount on bill (net)Rs.1650, Interest from BOI Rs.100, Dividend from investments Rs.20, Interest on savings deposit Rs.500, Interest on Fixed (term) deposit Rs.800, Interest on current account (credit) Rs.80, Interest to RBI Rs.100, Commission, Exchange and Brokerage Rs.500, Locker Rent Rs.100, Profit on sale of investments Rs.50, Profit on sale of investments Rs.30, Salaries to staff Rs.600, Rent Rs.160, Depreciation Rs.120, Legal charges Rs.130, Insurance Rs.150, Advertisement Rs.140, Printing & stationery Rs.150.

Balance in Profit & Loss Account on 1/4/18 was Rs.200. Rebate on bill discounted (opening) Rs.250, Rebate on bill discounted (closing) Rs.350.

c) G Insurance Co. gives you following information in respect of its Marine insurance business for the year ended 31/3/19:

- A)** Balance of Fund (1/4/18): Rs.2000
 - B)** Premiums received Rs.6500
 - C)** Claims paid Rs.5000
 - D)** Commission on direct business Rs.800
 - E)** Premiums receivable on:
 - 31/3/18 Rs.1000
 - 31/3/19 Rs.1500Claims payable on:
 - 31/3/18 Rs.1000
 - 31/3/19 Rs.800
 - F)** Expenses of management Rs.1200
(including survey fees Rs.200 relating claims)
 - G)** Interest, dividend and Rent Rs.270
(net off TDS 10%)
 - H)** Commission on reinsurance ceded Rs.100
 - I)** Salaries to staff Rs.350
 - J)** Commission on reinsurance accepted Rs.100
- Prepare Revenue Account.

d) Explain cash flow from financing activities.

SHAH RANJAN

a) D Bank Ltd. has discounted the following bills at 14% discount:

Bill no.	Drawn on	Due date Amount (Rs.)
1	22 nd Jan.	20 th April 12000
2	14 th Feb.	3 rd May 15000
3	27 th Feb.	29 th April 18000
4	4 th March	7 th May 20000

Calculate the amount of closing rebate on bill discounted assuming that bank closes its books on 31st March, every year.

b) From the following information given to you by J Bank Ltd. prepare their Profit & Loss Account for the year ended 31/3/2019:

Interest on cash credit Rs.1800, Interest on overdraft Rs.1600, Interest on loans Rs.2000, Discount on bill Rs.1450, Rebate on bill discounted (closing) Rs.150, Interest to BOI Rs.100, Interest from MSCB Rs.120, Interest on savings account Rs.900, Interest on term deposit Rs.1800, Interest on current account Rs.100, Interest to RBI Rs.100, Commission, Exchange and Brokerage Rs.700, Sundry income Rs.200, Sundry charges Rs.300, Establishment expenses Rs.600, Loss on sale of investments Rs.50, Salaries to staff Rs.1200, Rent, rates and taxes Rs.600, Repairs and maintenance Rs.400, Depreciation Rs.200, Legal charges Rs.180, Audit fees Rs.120, Insurance Rs.150, Advertisement Rs.120, Printing & stationery Rs.170, Bad debts Rs.130, Electricity charges Rs.180.

Transfer 20% to Statutory Reserve. Transfer 5% to other Reserves. Directors proposed dividend of 10% on Share capital of Rs.500.

c) E Ltd. a general insurance company gives you following information for the year ended 31/3/19:

Balance of Fire fund on 1/4/18 Rs.1000, Premium earned Rs.6000, Claims incurred Rs.3000, Premium on reinsurance accepted Rs.1000, premium on reinsurance ceded Rs.1500, claims on reinsurance accepted Rs.1500, claims on reinsurance ceded Rs.1000, Rent, rates and taxes Rs.200, Depreciation Rs.150, Salaries Rs.400, Advertisement Rs.300, claims due on 1/4/18 Rs.600, claims due on 31/3/19 Rs.700, commission on reinsurance accepted Rs.150, commission on reinsurance ceded Rs.250, commission on direct business Rs.500, interest, dividend and rent (gross) Rs.300, TDS on interest, dividend and Rent Rs.30, expenses of management Rs.500. Prepare a Revenue Account.

d) Explain Cash flow from operating activities

YADAV ROHIT

a) B Bank Ltd. has discounted the following bills as on 31st March, 2018:

Bill no.	Drawn on	Period	Amount (Rs.)
1	7 th February,	3 months	15000
2	2 nd March,	3 months	13000
3	10 th March,	2 months	14000

All the above bills were discounted at 10% p.a. The bank closes its accounts on 31st March, every year. You are informed that rebate on bill discounted on 1st April, 2017 was Rs. 1600. Calculate the amount of rebate on bill discounted and pass relevant journal entries. Prepare necessary ledger accounts.

b) From the following balances given to you by Q Bank Ltd. prepare their Profit & Loss Account for the year ended 31/3/2019:

Particulars	Rs.in 000's
Interest on Fixed deposit	1200
Interest on overdraft	1800
Interest on current account	300
Interest on cash credit	1300
Interest on savings account	600
Interest on loan	3500
Commission, exchange & brokerage	500
Salaries to staff	800
Administrative expenses	200
Discount on bill (net)	2900

Other information:

- Rebate on bill discounted opening and closing balance were Rs.200 and Rs.100 respectively.
- Make provision for doubtful debts Rs.200 and provide for income tax @ 30% (wn1)
- Outstanding salaries Rs.50 and prepaid administrative expenses Rs.30.
- Depreciation is to be provided on fixed assets of Rs.1200 @ 10%.

c) A Ltd. gives you the following information with a request you to prepare their Revenue Account in respect of Fire Insurance Business:

Premiums received or recovered Rs.2000, Premium on re-insurance accepted Rs.800, premium on re-insurance ceded Rs.300, Claims paid Rs.800, claims paid on re-insurance accepted Rs.200, claims recovered/received/on re-insurance ceded Rs.100, Commission on direct business Rs.180, commission on re-insurance accepted Rs.50, commission on re-insurance ceded Rs.30, salaries to staff Rs.120, depreciation Rs.15, rent Rs.25, expenses of management Rs.10, bad debts Rs.20, legal expenses Rs.18, Profit on sale of investments Rs.50, Interest, dividend and Rent Rs.80.

Other information:

- Claims outstanding at the beginning Rs.150 and at the end Rs.200.
- Salaries of Rs.30 are due but not paid.
- Reserve for unexpired Risk opening balance Rs.400

d) Explain cash flow from investing activities.

Financial Services Management

KULAL MANISHA

- a) What are the problems of Merchant banking in India?
- b) What are the challenges faced by the financial sector?
- c) Distinguish between factoring and forfaiting
- d) Distinguish between forwards and futures contracts
- e) Give the eligibility criteria for a depository.

YADAV ROHIT

- a) Distinguish between fund based and non fund based activities.
- b) What are the advantages and disadvantages of mutual funds?
- c) Explain the different types of factoring.
- d) What do you mean by securitization of debt? Explain the structure of securitisation.
- e) What are the major issues faced by Housing finance companies in India?

Research Methodology

PRAJAPATI AARTI

- a) What do you mean by research? What are the different types of research? List the characteristics of good research.
- b) Explain the importance of analysis and interpretation of data.
- c) What are the essentials of a good research report?
- d) Explain in detail the various methods of collection of primary data.
- e) Write short notes on: ANOVA and Chi square analysis.

Auditing- I

YADAV ROHIT

- a) Explain the principles of audit.
- b) Write short notes on: Audit notebook and audit working papers.
- c) Distinguish between internal control and internal audit.
- d) How will you Purchase returns and sales returns?
- e) How will you verify prepaid expenses and outstanding expenses?

Strategic Management

YADAV ROHIT

- a) List the features and importance of evaluation.
- b) Explain the behavioral model of strategy implementation.
- c) What is the impact of legal factors in strategic management?
- d) What is the role of competition and the global business environment in strategic management?
- e) Explain the elements of strategic management.

Security Analysis and Portfolio Management

Maji Sushmita

- 1) Distinguish between Investment and speculation.
- 2) Explain the different types of investors.
- 3) Write down the limitations of Markowitz model
- 4) Explain with examples operating leverage and financial leverage.
- 5) List the assumptions to CAPM.

Goud Sarvajeet

- 1) Distinguish between investment and gambling.
- 2) List the factors that influence investors decision making before deciding to invest.
- 3) What is the use of price chart, line chart and bar chart in technical analysis?
- 4) Explain with examples debt equity ratio, proprietary ratio and interest coverage ratio.
- 5) List the factors affecting stock return.