



NOTICE

DATE - 17/05/2023.

ATKT Internal Examination May, 2023.

BBI (SEM. V)

INSTRUCTIONS FOR THE STUDENTS HAVING ATKT IN INTERNALS:

1. The viva voce will be conducted offline.
2. **Date of Submission of the Project 29th May, 2023-** Venue and timing as per the table given below.
3. Students must write their Internal ATKT project in their own handwriting on A4 size foolscap paper.
On top of every page a student has to write his/her Complete Name, Program (Dept.), Semester, Roll no., Class and Contact No.
4. Student has to attach a photocopy of questions allotted to him/her along with his answers.
5. Students have to attach an ATKT fee payment receipt along with his/her project.
6. On the date of submission, there will be a viva voce for which the student has to present himself/herself, failing which he/she will be marked absent.
7. Submissions after the above mentioned date and time will not be accepted and entertained under any circumstances.
8. Student who has paid his/her atkt fees but not allotted questions is required to mail to bbidept@dalmialionscollege.ac.in on or before 22nd May, 2023 relating the same.

Prof. Durgesh Kenkre
Exam Convenor

DI/N-STD/GEN/00

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Name of the subject	Name of the teacher	Classroom	Timing
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International Banking & Finance (13)	Durgesh Y. Kenkre	T6	9.30 am to 11.00 am
Research Methodology (09)	Sheetal Poojary	T7	9.30 am to 11.00 am
Financial Reporting & Analysis (08)	Durgesh Y. Kenkre	T6	9.30 am to 11.00 am
Auditing-I (13)	Sailee Shringarpure	T7	9.30 am to 11.00 am
Strategic Management (08)	Mohini Nadkarni	T8	9.30 am to 11.00 am
Financial Services Management (12)	Sneha Hathi	T8	9.30 am to 11.00 am

INTERNAL ATKT PROJECT TOPIC QUESTIONS FOR VIVA VOCE

INTERNATIONAL BANKING & FINANCE

1) CHINDELIYA AMAN BALWAN:

- a) Give the meaning and scope of International finance.
- b) Write the merits of fixed and floating exchange rate.
- c) How is the exchange rate determined?
- d) Spot rate is Rs.61 per \$. Interest rate in India is 8% p.a. Interest rate in Us is 5% p.a. Calculate possible 6 months forward rate.

2) DAMANIYA JARNA HITESH:

- a) Explain the concept of balance of payment in detail
- b) Write the demerits of fixed and floating exchange rate.
- c) Explain interest rate parity and purchasing power
- d) Spot rate is Rs.61 per \$. G month forward rate is Rs.61.893. Interest rate in Us is 5 percent per annum. Find the interest rate in Indian currency.

3) GUPTA SACHIN RAMLALIT:

- a) What do you mean by deficit in balance of payment?
- b) What are the different types of capital flows?
- c) Explain the importance of arbitrage.
- d) Given : Spot rate 1 Euro= SGD 1.863
73 days forward: 1 Euro= SGD 1.8704
Euro interest rate: 3.25% p.a.
Find SGD interest rate.

4) JHA ROSHAN SANJEEV:

- a) Explain in detail the concept of currency convertibility
- b) Write short note on FDI's
- c) What do you mean by Direct and indirect rates and cross rates?
- d) Spot USD/INR quote is 62.1295; USD interest rate is 3.25% p.a.; INR interest rate is 6.50% p.a. Find 9 month forward rate.

5) MISHRA SUDHA JITENDRA:

- a) Explain in detail the importance of the international monetary system.
- b) Write short note on FII's
- c) Explain the role of FEDAI
- d) Given: USD/CAD 1.1620 spot; USD/CAD 1.1640 3 months forward. USD interest rate is 4% p.a.; CAD interest rate is 5% p.a.
Identify and calculate interest rate arbitrage.

6) PARAB YASH DATTATRAY:

- a) Explain in detail the concept of Bretton Woods System.
- b) Write short note on FPI's
- c) Write short note on Participatory notes.
- d) Given exchange rates:
Spot CHF 1.1211 per USD
3 months forward CHF 1.2311 per USD
USD interest rate 4% p.a.
CHF interest rate 5% p.a.
Workout arbitrage possibilities.

7) PASULA VYANKATESH BHIMSHA:

- a) What are the reasons for failure of the Bretton Woods system?
- b) Write short note on Euro currency Deposit
- c) Explain the concept of foreign currency exchangeable bonds
- d) Given:

Spot rate Rs.61.111=\$1

6 months forward rate Rs.61.999= \$1

Annualised interest rate on rupee is 12%

Annualised interest rate on dollar is 7%

Calculate the arbitrage possibilities.

8) PATEL DIYA HANSRAJ:

- a) Write a short note on Smithsonian Agreement.
- b) Explain the concept of Offshore banking
- c) Write a short note on foreign currency convertible bonds
- d) USD/CHF spot 0.9629; 3 months forward USD/CHF0.9649. CHF interest rate 5% p.a. USD interest rate 4%p.a. Identify and calculate the arbitrage if any.

9) SINGH NANDAN SANJEEV:

- a) Explain SDRs in detail.
- b) What are the reasons for growth of international capital market?
- c) Explain the different types of Euro currency bonds
- d) Spot 1GBP=SEK 9.8355
6 months forward 1GBP=SEK 9.9015
GBP interest rate is 5% p.a.; SEK interest rate is 6% p.a. Identify and calculate the interest rate arbitrage.

10) SINGH RAVISHANKAR SHOBHNATH:

- a) Write a short note on European Monetary System
- b) Explain the concept of Depository receipts.
- c) Explain the different types of foreign bonds.
- d) S Ltd. would like to borrow 1 million from US market for 6 months.
Spot USD INR 61.000/ 61.100
6 months forward USD INR 61.200/ 61.300
US interest rate 5 to 6%.
Calculate the interest payment in INR.

11) SONAR UMANG JAGANATH:

- a) Write a note on Currency exchange rate system.
- b) Write short note on GDR's
- c) Write a note on foreign bonds.
- d) D Ltd. would like to invest 1 million from US market for 6 months.
Spot USD INR 61/61.100
6 months forward USD INR 61.200/ 61.300
US Interest rate 5% - 6%.
Calculate the net interest earned in INR.

12) TEMKAR VIGHNESH VIJAY:

- a) Distinguish between Fixed and Flexible Exchange Rate
- b) Write short note on ADR's
- c) What do you mean by domestic bonds?
- d) 3 different traders are quoting as follows:
Trader A 1.58 CAD per Euro
Trader B 0.952 CHF per CAD
Trader C 1.51 CHF per Euro
Workout the arbitrage possibilities.

13) UDAVAR TARUN DASHNAMURTHI:

- a) What do you mean by Hard Pegs and Soft Pegs?
- b) Write short note on IDR's
- c) Who are the participants in the International Equity market?
- d) Consider the following quotations and calculate the possible arbitrage gains:
GBP 1.4203/1.4320 (per USD)
USD 0.7066/0.7075 (per GBP)

RESEARCH METHODOLOGY

- 1) GUPTA SACHIN RAMLALIT:
 - a) Define research, give its meaning and objectives.
 - b) Explain hypothesis with reference to definition, nature and sources.
 - c) What are the different types of research reports?
 - d) Write a short note on experimental technique of data collection.

- 2) JHA ROSHAN SANJEEV:
 - a) Explain the different types of research.
 - b) Explain the concept of research design with reference to its definition, meaning and need.
 - c) Explain the structure of the report.
 - d) What is the purpose of data analysis?

- 3) MISHRA SUDHA JITENDRA:
 - a) Explain the research process.
 - b) What do you understand by research design? Give the steps involved in research design.
 - c) Write short notes on: Factor analysis and cluster analysis.
 - d) Give the essentials of a good report.

- 4) PARAB YASH DATTATRAY:
 - a) List the features of a good research.
 - b) Explain the term hypothesis with reference to its meaning, significance and types.
 - c) Give the features of correlational research and regression analysis.
 - d) What do you mean by multi-dimensional scaling and discriminant analysis.

- 5) PASULA VYANKATESH BHIMSHA:
 - a) Give the definition and meaning of sample and sampling.
 - b) List the different methods of sampling in detail.
 - c) Give the essentials of descriptive analysis.
 - d) Write short notes on: One Sample T- Test and ANOVA.

- 6) SINGH RAVISHANKAR SHOBHNATH:
 - a) What are the different types of data collection methods? Explain with egs.
 - b) What are the essentials of editing, coding and tabulation?
 - c) Distinguish between close ended and open ended questionnaire.
 - d) Give the importance of interpretation of data.

- 7) SONAR UMANG JAGANATH:
 - a) Write a detailed note on probability sampling.
 - b) Distinguish between structured and unstructured questionnaire.
 - c) Give the meaning and essentials of tabulation.
 - d) Write short notes on Chi Square and Paired Sample Test.

- 8) TEMKAR VIGHNESH VIJAY:
 - a) Write a detailed note on non probability sampling.
 - b) Explain the different types of surveys.
 - c) Write a note on the Semantic Differential scale.
 - d) Give the meaning and essentials of coding.

9) UDAVAR TARUN DASHNAMURTHI:

- a) What are the different methods of collection of data?
- b) Explain the different types of interviews.
- c) Write a note on Likert scale.
- d) Give the meaning and essentials of editing

FINANCIAL REPORTING AND ANALYSIS

1) CHINDELIYA AMAN BALWAN:

- a) Write a short note on Statutory liquidity ratio.
- b) Bill drawn on 13/3/2021 for Rs.15000 will fall due for payment on 16/6/2021. The bill was discounted with the bank @ 12% p.a. Determine the amount of discount, rebate on bill and pass journal entry relating to closing rebate on bill.
- c) Write a short note on reinsurance.
- d) Explain the concept of whistle blowing

2) DAMANIYA JARNA HITESH:

- a) Write a short note on cash reserve ratio.
- b) Bill drawn on 12/2/2021 for 3 months for Rs.18000 was discounted with the bank @12% p.a. Determine the amount of discount, closing rebate and pass journal entry for closing rebate.
- c) Write a short note on coinsurance.
- d) What is the need to learn ethics? Explain company code ethics.

3) JHA ROSHAN SANJEEV:

- a) Write a short note on Rebate on bill discounted.
- b) D Bank Ltd. has discounted the following bills at 14% discount:

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

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

- c) Write a short note on reserve for unexpired risk.
- d) List the Contents of Research Report in Ethical Practices

4) MISHRA SUDHA JITENDRA:

- a) Write a short note on Standard asset.
- 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 a dividend of 10% on Share capital of Rs.500.
- c) Write a short note on premium.
- d) What is the relevance of ethical behaviour in accounting?

5) PARAB YASH DATTATRAY:

- a) Write a short note on substandard asset.
- 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) Write a short note on claims.
- d) Define and explain the concept of ethical behaviour.

6) SINGH RAVISHANKAR SHOBHNATH:

- a) Give the different types of advances provided by a commercial bank.
- b) From the following information given to you by RR Bank Ltd. prepare their Profit & Loss Account for the year ended 31/3/2019:
Interest on cash credit Rs.800, Interest on overdraft Rs.1800, Interest on loans Rs.2500, Discount on bill Rs.1400, Rebate on bill discounted (closing) Rs.150, Interest to SOI Rs.100, Interest from MSCB Rs.200, Interest on savings account Rs.700, Interest on term deposit Rs.1800, Interest on current account Rs.100 (CR), Interest to RBI Rs.100, Commission, Exchange and Brokerage Rs.700, Establishment expenses Rs.600, profit on sale of investments Rs.50, Salaries to staff Rs.1200, Rent, rates and taxes Rs.400, Repairs and maintenance Rs.400, Depreciation Rs.200, Legal charges Rs.100, Audit fees Rs.150, Insurance Rs.130, Advertisement Rs.140 and Electricity charges Rs.180.
Transfer 25% to Statutory Reserve.
- c) Write a short note on commission.
- d) Explain cash flow from financing activities.

7) SONAR UMANG JAGANATH:

- a) Explain the different types of deposits issued by a commercial bank.
- b) From the following information given to you by LJ Bank Ltd. prepare their Profit & Loss Account for the year ended 31/3/2019:
Interest on cash credit Rs.1200, Interest on overdraft Rs.2600, Interest on term loan Rs.2900, Discount on bill Rs.1600, Interest from BOI Rs.100, Dividend from investments Rs.200, Interest on savings deposit Rs.500, Interest on Fixed (term) deposit Rs.900, Interest on current account Rs.80, Interest from RBI Rs.100, Commission, Exchange and Brokerage Rs.500, Locker Rent Rs.100, Profit on sale of investments Rs.50, Loss on sale of investments Rs.30, Salaries to staff Rs.900, Rent Rs.140, Depreciation Rs.180, Legal charges Rs.120, 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.450, Rebate on bill discounted (closing) Rs.250.
- c) Distinguish between life insurance and non-life insurance.
- d) Explain cash flow from investing activities.

8) TEMKAR VIGHNESH VIJAY:

- a) Write a note on contingent liabilities of a banking company.
- b) From the following information given to you by LJ Bank Ltd. prepare their Profit & Loss Account for the year ended 31/3/2019:
Interest on cash credit Rs.1200, Interest on overdraft Rs.2600, Interest on term loan Rs.2900, Discount on bill Rs.1600, Interest from BOI Rs.100, Income from investments Rs.200, Interest on savings deposit Rs.500, Interest on term deposit Rs.900, Interest on current account Rs.80, Interest from RBI Rs.100, Commission, Exchange and Brokerage Rs.500, Loss on sale of investments Rs.50, Loss on sale of investments Rs.30, Salaries to staff Rs.1200, Rent, rates and taxes Rs.140, Depreciation Rs.180, Legal charges Rs.120, 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.450, Rebate on bill discounted (closing) Rs.250.
- c) Write a short note on provisions and contingencies.
- d) Explain cash flow from operating activities.

AUDITING- I

- 1) CHINDELIYA AMAN BALWAN:
 - a) Define financial statements and list the users of financial statements.
 - b) What are the factors to be considered while conducting a test check?
 - c) What is the Auditors Liability in Conducting Audit Based on Sample?
 - d) How will you vouch cash sales?

- 2) DAMANIYA JARNA HITESH:
 - a) Define auditing and give its objectives.
 - b) Advantages and disadvantages of test check.
 - c) How will you vouch sales on approval?
 - d) How will you verify furniture and fixtures?

- 3) GUPTA SACHIN RAMLALIT:
 - a) Define frauds and explain the different types of frauds.
 - b) Distinguish between internal and external checks.
 - c) How will you vouch consignment sales?
 - d) How will you vouch advertisements?

- 4) JHA ROSHAN SANJEEV:
 - a) What do you mean by error? Explain the different types of errors.
 - b) Distinguish between internal and external audit.
 - c) How will you vouch sales return?
 - d) How will you verify investments?

- 5) MISHRA SUDHA JITENDRA:
 - a) Limitations of audit.
 - b) Distinguish between auditing and accounting
 - c) What are the principles of internal audit?
 - d) How will you vouch recovery of bad debts?

- 6) PARAB YASH DATTATRAY:
 - a) What are the differences between auditing and investigation?
 - b) What are the principles of internal control?
 - c) How will you vouch rental income?
 - d) How will you verify spare parts?

- 7) PASULA VYANKATESH BHIMSHA:
 - a) What are the duties of an auditor relating to errors and frauds?
 - b) Distinguish between internal audit and internal control
 - c) How will you vouch interest earned?
 - d) How will you verify patterns?

- 8) PATEL DIYA HANSRAJ:
 - a) What are the responsibilities of an auditor relating to errors and frauds?
 - b) Explain the principles of audit.
 - c) What are the inherent limitations of internal control.
 - d) How will you vouch dividend on investments?

9) SINGH NANDAN SANJEEV:

- a) Write short notes on: concurrent audit and internal audit.
- b) Explain the concept of internal audit with reference to definition, meaning and advantages.
- c) How will you vouch royalty received?
- d) How will you vouch purchases?

10) SINGH RAVISHANKAR SHOBHNATH:

- a) Write short notes on: annual audit and interim audit.
- b) Explain the concept of audit sampling in detail.
- c) How will you vouch purchase returns?
- d) How will you verify outstanding expenses?

11) SONAR UMANG JAGANATH:

- a) Explain balance sheet audit (meaning, advantages and disadvantages)
- b) Explain in detail test checking.
- c) How will you vouch wages and salaries?
- d) How will you verify contingent liabilities?

12) TEMKAR VIGHNESH VIJAY:

- a) Explain in detail audit planning.
- b) Explain in detail audit note book.
- c) How will you vouch insurance premium?
- d) How will you verify secured loans?

13) UDAVAR TARUN DASHNAMURTHI:

- a) Explain in detail audit program.
- b) Explain in detail audit working papers.
- c) How will you vouch rent paid?
- d) How will you verify unsecured loans?

STRATEGIC MANAGEMENT

- 1) CHINDELIYA AMAN BALWAN:
 - a) Define strategic management. List the different levels of strategic management.
 - b) What is the importance of politics in strategic management?
 - c) What is the impact of legal factors in strategic management?
 - d) Explain the role of information system in strategic management.

- 2) GUPTA SACHIN RAMLALIT:
 - a) What are the features of evaluation in strategic management?
 - b) Write a note on strategic implementation.
 - c) List the factors of strategic choice.
 - d) Explain digitization as a corporate level strategy.

- 3) JHA ROSHAN SANJEEV:
 - a) What are the principles of good strategy?
 - b) What are the elements of strategic management?
 - c) Explain the role of social environment in strategic management environment.
 - d) What do you understand by environmental scanning?

- 4) MISHRA SUDHA JITENDRA:
 - a) What are the components of business environment?
 - b) What is the process of strategic choice?
 - c) Explain the different models of strategy.
 - d) What do you understand by benchmarking? Explain its relevance in strategic management.

- 5) PASULA VYANKATESH BHIMSHA:
 - a) What are the different techniques of evaluation and control?
 - b) What is the need for setting standards?
 - c) Explain the role of competition in strategic management environment.
 - d) Explain the different levels of strategic management.

- 6) SINGH RAVISHANKAR SHOBHNATH:
 - a) Explain the process of strategic management.
 - b) Explain how strategic management is important in national business environment.
 - c) Write short note on strategic analysis.
 - d) What are the barriers in evaluation?

- 7) SUTHAR JASKARAN KISHOR
 - a) State the impact of legal factors in strategic management process.
 - b) Write short notes on: models of strategy and barriers in evaluation.
 - c) List the factors that affecting strategic choice.
 - d) What are the elements of strategic management?

- 8) VISHWAKARMA JYOTI HARISHANKAR:
 - a) What are the principles of good strategy?
 - b) What is the importance of ethics and social responsibility in strategic management?
 - c) Is it necessary to conduct SWOT analysis? Justify your answer.
 - d) Explain the use of gap analysis in strategic management.

FINANCIAL SERVICES MANAGEMENT

- 1) CHINDELIYA AMAN BALWAN:
 - a) Define and explain financial services.
 - b) What is the need for financial innovation?
 - c) Distinguish between merchant banks and commercial banks.
 - d) What are the problems faced by merchant bankers in India?

- 2) DAMANIYA JARNA HITESH:
 - a) What are the challenges faced by the financial sector in India?
 - b) What are the qualities of a good merchant banker?
 - c) Explain the scope of merchant banking in India.
 - d) What are the different types of services offered by merchant banks?

- 3) GUPTA SACHIN RAMLALIT:
 - a) Explain the structure of mutual funds.
 - b) Write short note on NAV with example.
 - c) Explain the modus operandi of factoring
 - d) Distinguish between factoring and discounting.

- 4) JHA ROSHAN SANJEEV:
 - a) What are the objectives of AMFI?
 - b) List the advantages of Mutual funds.
 - c) Give the benefits of factoring.
 - d) What are the different types of international factoring?

- 5) MISHRA SUDHA JITENDRA:
 - a) List the disadvantages of mutual funds.
 - b) What are the reasons for slow growth of mutual funds in India?
 - c) Explain the different types of factoring.
 - d) Distinguish between factoring and forfeiting.

- 6) PARAB YASH DATTATRAY:
 - a) What are the costs associated with factoring?
 - b) Give the benefits and drawbacks of forfeiting.
 - c) Explain Securitization vs. Factoring
 - d) What are the Conditions for Successful securitisation?

- 7) PASULA VYANKATESH BHIMSHA:
 - a) Reasons for non popularity of Securitization
 - b) What is the role of Other Parties in securitisation?
 - c) Explain the different types of financial derivatives.
 - d) Write a short note on forwards.

- 8) PATEL DIYA HANSRAJ:
 - a) Write a short note on futures.
 - b) Clearing Entities & Their Role in derivatives market.
 - c) Write down the Key features of Depositories Systems in India.
 - d) Give the Functions of NSDL.

9) SINGH RAVISHANKAR SHOBHNATH:

- a) Write short notes on: Invocation of Pledge by Pledgee and Procedure for Pledge
- b) Distinguish between Pledge & Hypothecation
- c) What is your opinion on Consumer Finance Practice in India?
- d) Write down the guidelines for ALM System in Housing Finance Companies.

10) SONAR UMANG JAGANATH:

- a) What are the Key features of Depositories Systems in India?
- b) What are the Major Issues of Housing Finance in India?
- c) List the benefits of securitisation.
- d) Explain the mechanics of forfeiting.

11) TEMKAR VIGHNESH VIJAY:

- a) What is the future of mutual funds in India?
- b) Explain in detail money market mutual funds and income mutual funds.
- c) Explain any 2 innovative financial instruments.
- d) Distinguish between fee based and fund based financial services.

12) UDAVAR TARUN DASHNAMURTHI

- a) What is the need for financial innovation?
- b) Give the classification of mutual funds.
- c) Compare the mutual fund industry in India and abroad.
- d) Write short notes on options and swaps.