



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

NOTICE

B.Com (Banking and Insurance)
ATKT Internal Examination Semester V, March- April, 2024.

INSTRUCTIONS FOR THE STUDENTS HAVING ATKT IN INTERNALS:

1. **Date of Submission of the Projects- 5th April, 2024. Timings 10.45 am to 11.45 am. Reporting time for students: 10.30 am. Venue: T3.**
2. Students have to be present in person for the submission.
3. Internal project topics are also uploaded on the college website.
4. 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.
5. Print out of the questions uploaded should be attached along with the project.
6. Student should also enclose a photocopy of the ATKT fee paid receipt along with each project.
7. On the date of submission there will be a viva voce.
8. If the student fails to present himself on the given date and time he will be marked ABSENT for the said subject.
9. Any Submissions after the above mentioned date and time will not be accepted and entertained under any circumstances.
10. If a student has paid the atkt fees for internal component but has not been allotted questions is required to mail on or before 26th March, 2024 to durgesh.k@dalmialionscollege.ac.in and bbidept@dalmialionscollege.ac.in. Such student has to attach the examination form and ATKT fees payment receipt.

Prof. Durgesh Kenkre
Exam Convenor
Date - 23rd March, 2024.

Prof. Subhashini Naikar
Vice Principal, SFC

Prof. (Dr.) D. N. Ganjewar
Principal

DI/N-STD/GEN/00

International Banking & Finance	Ms. Ruchira Prabhutendolkar
Research Methodology	Ms. Ruchira Prabhutendolkar
Financial Reporting and Analysis	Mr. Durgesh Y. Kenkre
Auditing	Ms. Sailee Shringarpure
Strategic Management	Ms. Ridhisha Tarkari
Financial Services Management	Ms. Sneha Hathi

KAMKALI VAISHALI KARAN

International Banking & Finance

- 1) Explain the different types of Capital flows.
- 2) List the characteristics of GDR
- 3) What are the determinants of Exchange rate?
- 4) Explain the translation and economic risk faced by corporates.

Research Methodology

- 1) Explain the research process.
- 2) What is the importance of data interpretation in research?
- 3) Explain the different types of report writing.
- 4) Distinguish between primary and secondary data.

Financial Reporting and Analysis

- 1) Write short notes on rebate on bill discounted and unexpired discount.
- 2) 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.
- 3) 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.7500
C) Claims paid Rs.4000
D) Commission on direct business Rs.1,200
E) Premiums receivable on:
31/3/19 Rs.1000
31/3/18 Rs.1500
Claims payable on:
31/3/19 Rs.1000
31/3/18 Rs.800
F) Expenses of management Rs.1200
(including survey fees Rs.300 relating claims)
G) Interest, dividend and Rent Rs.270
(net off TDS 10%)
H) Commission on reinsurance ceded Rs.200
I) Salaries to staff Rs.500
J) Commission on reinsurance accepted Rs.100
Prepare Revenue Account.
- 4) Explain cash flow from investing activities.

Auditing

- 1) How will you vouch purchases, rental receipts?
- 2) How will you verify outstanding expenses and trade marks?
- 3) List the basic principles of establishing internal audit.
- 4) Write short notes on audit working papers and audit note book.

Strategic Management

- 1) Define strategy and strategic management. List the process of strategic management.
- 2) What is the impact of legal factors in strategic management?
- 3) List the features of evaluation.
- 4) What are the components of environment?

Financial Services Management

- 1) Explain fund based and non fund based financial activities.
- 2) Distinguish between commercial banks and merchant banks.
- 3) What are the objectives of AMFI?
- 4) Distinguish between factoring and discounting.

SHARMA RISHIKESH PARAS

Auditing

- 1) How will you vouch bad debts and advertisements?
- 2) How will you verify quoted and unquoted investments?
- 3) Distinguish between internal and external audit.
- 4) Explain the importance of sampling in auditing.

Strategic Management

- 1) What are the different levels of strategic management?
- 2) What is the importance of politics in strategic management?
- 3) Write short notes on Gap analysis and Bench marking.
- 4) Explain the process of strategy implementation.

Financial Services Management

- 1) List the key features of depositories system in India.
- 2) List the guidelines for ALM system in housing finance companies.
- 3) Distinguish between forwards and futures contracts.
- 4) What are the conditions for successful securitisation?

SHARMA AMAN MANOJ

International Banking & Finance

1. Write short notes on: i) Foreign currency exchangeable bonds and iii) Role of International Credit rating agencies
2. Explain the concept of crypto currency in detail(meaning- features advantages and disadvantages)
3. Distinguish between fixed and flexible exchange rate.
4. Give the functions of International Banking

Auditing

- 1) Distinguish between internal check and internal control.
- 2) With reference to test check, explain its meaning and features.
- 3) How will you verify secured loans and bills payable?
- 4) How will you vouch insurance premium and sales?

JAIN TAVISHA KISHOR

Financial Reporting and Analysis

- 1) A Bank had discounted the following bills at 12% discount:

Bill no.	Drawn on	Amount (Rs.)	term (in days)
1	22 nd Jan.	12000	90
2	14 th Feb.	15000	75
3	27 th Feb.	18000	60
4	4 th March	20000	40

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

- b) From the following information given to you by Joy 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 (net), 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.100, Audit fees Rs.120, Insurance Rs.150, Advertisement Rs.120, Printing & stationery Rs.170, Bad debts Rs.130, Electricity charges Rs.120. Transfer 20% to Statutory Reserve. Transfer 5% to other Reserves. Directors proposed dividend of 10% on Share capital of Rs.500.

- c) Fire 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 the different types of non-performing assets.

Strategic Management

- 1) What is the role of information system in strategic management?
- 2) What are the factors affecting strategic choice?
- 3) Write short notes on environmental scanning and National and Global Business environment.
- 4) Explain the various models of strategic management.

Financial Services Management

- 1) What are the problems faced by merchant banking?
- 2) Explain the modus operandi of factoring.
- 3) Write short notes on options and swaps
- 4) What are the major issues faced by housing finance companies in India?

JAIN TANISHA KISHOR

International Banking & Finance

- 1) Following quotes are provided to you:
 - a) 1.6818-28 USD per GBP
 - b) 6.0025-29 SEK per USD
 - c) 10,0800-06 SEK per GBPCheck if there exists an arbitrage. If yes, calculate the profit/ loss on US\$1 million.
- 2) Write in detail about PPP
- 3) List and briefly describe the risk associated with room operation.
- 4) A bank in Mumbai is quoting :
Spot USD/ INR 45.0260-15
1 month forward 485-535
2 months forward 985-1060
A bank in New York is quoting:
Spot USD/ CHF 1.2190-00
1 month forward 12-07
2 months forward 22-14
A customer of the bank in Mumbai wants to purchase CHF against INR 2 months. What rate would the bank quote?

Research Methodology

- 1) Write the methods of probability sampling with suitable examples.
- 2) What is hypothesis/ Explain the source of hypothesis used by the researcher.
- 3) Write short notes on: empirical research and discriminant analysis.
- 4) Explain the concept of multidimensional scaling and its purpose.

Financial Reporting and Analysis

- 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

Auditing

- Define continuous audit with its advantages and disadvantages.
- Explain the types of errors in detail
- What are the points to be considered in the course of vouching?
- Distinguish between accounting and auditing

Strategic Management

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

Financial Services Management

- Explain financial services. Give its importance.
- Distinguish between open ended and closed mutual funds.
- Distinguish between factoring and bill discounting.
- Distinguish between Physical and Dematerialised share trading system.

CHONKAR BHAVANA KESHAV

International Banking & Finance

- 1) Explain the determinants of exchange rate.
- 2) Explain direct and indirect quote.
- 3) Distinguish between FCCB and FCEB
- 4) Distinguish between sponsored ADR and Unsponsored ADR.

Auditing

- 1) Explain in detail the different types of frauds.
- 2) Explain the term final audit with its advantages and disadvantages.
- 3) Vouching is the essence of auditing- explain.
- 4) As an auditor how would you verify cash purchases and cash sales?

UDAYAR TARUN DASHNAMURTHI

International Banking & Finance

- 1) Explain the concept of currency convertibility
- 2) List the features of Bretton Woods system
- 3) Factors responsible for growth of euro currency market
- 4) Distinguish between Retail and wholesale forex market.