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2404E346

Candidate's Seat No : \_\_\_\_\_

M.B.A. (GM-FM) Sem.-4 Examination

LS-405

B. and I. M.

Time : 2-30 Hours]

April-2025

[Max. Marks : 70

Q-1	A) How would you differentiate retail banking with corporate banking? Also explain constraints in retail banking.	14														
Q-2	A) Explain the internal and external causes of sickness in banking industry.  <u>OR</u> B) What is credit risk? Explain the credit risk management process.	14														
Q-3	A) Why do we need underwriting? Explain the underwriting process.  <u>OR</u> B) Explain the scope of Marine Insurance. Explain the various kinds of Marine Insurance Policies.	14														
Q-4	A) Prepare the format of balance sheet of banking company and its related Schedules.  <u>OR</u> B) From the following information prepare Profit and Loss Account of yes bank Ltd. for the year ended 31.03.2019	14														
<table border="1"> <thead> <tr> <th>Particulars</th> <th>Rs. ( in Crores )</th> </tr> </thead> <tbody> <tr> <td>Interest on loans</td> <td>2590</td> </tr> <tr> <td>Interest on fixed deposits</td> <td>2750</td> </tr> <tr> <td>Commission</td> <td>82</td> </tr> <tr> <td>Rebate on Bill Discounted</td> <td>490</td> </tr> <tr> <td>Salaries and Allowances</td> <td>540</td> </tr> <tr> <td>Discount on Bills Discounted</td> <td>1850</td> </tr> </tbody> </table>		Particulars	Rs. ( in Crores )	Interest on loans	2590	Interest on fixed deposits	2750	Commission	82	Rebate on Bill Discounted	490	Salaries and Allowances	540	Discount on Bills Discounted	1850	
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(P.T.O)

E346-2

	<table border="1"><tbody><tr><td>Interest on Cash Credit</td><td>2230</td></tr><tr><td>Depreciation on Banks property</td><td>400</td></tr><tr><td>Rent and Rates</td><td>180</td></tr><tr><td>Interest on Overdraft</td><td>1540</td></tr><tr><td>Directors Fees</td><td>30</td></tr><tr><td>Audit Fees</td><td>50</td></tr><tr><td>Interest on Savings Deposits</td><td>680</td></tr><tr><td>Postage</td><td>14</td></tr><tr><td>Printing and stationary</td><td>29</td></tr><tr><td>Sundry Expenses</td><td>15</td></tr></tbody></table> <p>Additional information:- Bad Debts to be written off amounted to Rs. 380. Provision for Taxation may be made at 35%. Transfer 20% of profit to Statutory Reserve and provide Rs. 3 for dividends.</p>	Interest on Cash Credit	2230	Depreciation on Banks property	400	Rent and Rates	180	Interest on Overdraft	1540	Directors Fees	30	Audit Fees	50	Interest on Savings Deposits	680	Postage	14	Printing and stationary	29	Sundry Expenses	15	
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Q-5	A) Explain the need and objectives of Credit monitoring. Briefly describe the stages of credit monitoring process. Also give the categorization of SMA accounts.	14																				