

SHRIMATI INDIRA GANDHI COLLEGE

(Nationally Accredited at 'A' Grade (3rd Cycle) By NAAC)

Tiruchirappalli – 2.

QUESTION BANK FOR BANK MANAGEMENT

2017-2018



DEPARTMENT OF BANK MANAGEMENT

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(For candidates admitted from 2016 – 2017 onwards)

B.COM . DEGREE EXAMINATION NOVEMBER 2016

PARTIII- BANK MANAGEMENT – MAJOR

BUSINESS MANAGEMENT

Time : Three hours

Maximum : 75 marks

SECTION – A (10X2=20)

ANSWER ALL THE QUESTIONS.

1. What is 'Scientific Management'?
2. What is meant by 'Unity of Direction'?
3. Define Planning
4. What is 'Policy'?
5. What is 'Committee Organisation'?
6. What is meant by 'Delegation of Authority'?
7. What is 'Communication'?
8. Give the meaning of motivation
9. What is meant by 'Democratic Style Leadership'?
10. Define 'Co-ordination'.

SECTION – B

(5X5=25)

ANSWER THE FOLLOWING QUESTIONS.

11. (A) Describe the scope of management function

Or

- (B) Explain the contribution of F.W. Taylor on management.

12. (A) Describe the objectives of 'Planning'

Or

- (B) Explain the importance of 'Decision Making'

13. (A) Describe the principles of Organisation

Or

- (B) What are the objectives of Decentralisation

14. (A) State the important methods of Communication

Or

(B) Describe the 'Maslow's theory of Motivation'

15. (A) What are the functions of a 'Leader'?

Or

(B) Write the advantages of 'Budgetary Control'

SECTION C —

(3 x 10 = 30)

Answer any THREE questions.

16. Explain the functions of Management

17. Describe the steps of planning

18. Explain the merits and demerits caused by Organisation chart

19. Explain the barriers of effective communication

20. Explain the modern techniques of Control.

(For candidates admitted from 2016 – 2017 onwards)

B.COM . DEGREE EXAMINATION NOVEMBER 2016

PARTIII- BANK MANAGEMENT – MAJOR

INDIAN FINANCIAL SYSTEM

Time : Three hours

Maximum : 75 marks

SECTION – A (10X2=20)

ANSWER ALL THE QUESTIONS.

Define –Indian money market?

2. what do you mean by capital market?

3 . what is meant by monetary policy

4 . state the meaning of issuing notes

5. what is recurring deposits

6.write the meaning of commercial loans

7.what is IDBI

8.Bring out the meaning of UTI

9. what is the primary object of SFC

10. what is meant by industrial financing ?

SECTION – B

(5X5=25)

ANSWER THE FOLLOWING QUESTIONS.

11.a) what are the functions of money market ?

(or)

b) differentiate money market from capital market .

12. a) How the credits are controlled by the RBI ?

(or)

b) state the objectives of monetary policy .

(OR)

13. a) briefly explain the primary function of commercial banks .

(or)

b) what are the investment offered by the commercial banks ?

14. a) list out the various Indian development banks .

(or)

b) what are the aims of development banks ?

15. a) what type of financing provided for industries ?

(or)

b) state the objectives of SFC .

SECTION – C

(3X10=30)

ANSWER ANY THREE QUESTIONS.

16 . What are the components of Indian money markets ?

17. explain the functions of reserve bank of india.

18 . Discuss the recent trend of Indian commercial banks ?

19 . Enumerate the functional activities of Indian development banks.

20 . Explain the role of state level banks for the development of financial system .

(For candidates admitted from 2016 – 2017 onwards)

B.COM . DEGREE EXAMINATION NOVEMBER 2016

PARTIII- BANK MANAGEMENT – MAJOR

PRINCIPLES OF ACCOUNTANCY

Time : Three hours

Maximum : 75 marks

SECTION – A (10X2=20)

ANSWER ALL THE QUESTIONS.

- 1.What is ‘Double Entry System’ ?
- 2.Define “Trial balance”.
3. What is meant by “Average Due Date “?
- 4.What is “Error of Principle”?
- 5.What is “Trading Account”?
- 6.What do you meant by ‘Non-profit Organisation’?
- 7.What do you meant by ‘Delcredere Commission’?
- 8.What is Meant by ‘Joint Venture’?
- 9.What is Single Entry System’?
- 10.Define ‘Depreciation’?

SECTION – B

(5X5=25)

ANSWER THE FOLLOWING QUESTIONS.

- 11.(a) what are the advantages of ‘Double Entry System’/

(OR)

(B) Journalise the following:

2015

Jan. 1 cash purchase RS 2,000
2 sold goods to raman RS 4,000
4 cash paid into bank RS 5,000
10 paid salaries RS 7,000
15 received commission RS 500

12.(a) from the following information ascertain Gross profit , Net profit

	Rs
Opening stock	50,000
Sales	9,00,000
Return outwards	20,000
Return inwards	10,000
Purchases	6,50,000
Closing stock	75000
Wages	4000
Salaries	45000
Carriage outward	7000
Discount allowed	18000
Depreciation	40,000

(OR)

(b) Rectify the following Errors

(i) A credit purchase for RS 2,500 from 'A' was not entered

- . (ii) A credit sales to B for Rs 3,200 was not entered in sales book
- (iii) Good sold to Arun for RS . 3000 was debited to Varun account
- (iv) The purchase of machinery for RS 12,500 Was incorrectly passed through the purchase book
- (v) Good retured to 'D' for RS 125 was not entered

13 (a) Hari purchased goods from Dinesh the due date for payment in cash being as follows

March 15 RS 400 due 18th April

April 21 RS 300 due 24th May

April 27 RS 200 due 30th June

May 15 RS 250 due 18th July

Find the average due date

(OR)

(b) Rajan sold goods to suresh on 1st July 2015 for Rs 8,000 for which a bill of exchange for Rs 3 months was drawn by Rajan and accepted by the letter . Given journal entries in the book of Rajan and Suresh

(i) The bill is honoured on the due date

(ii) The bill is dishoured on the due date

14. (a) Anandan consigned 2,000 tonnes of coal @ RS. 50 per tone to Balu. He paid RS 20,000 for Freight . Due to normal loss only 1950 tonnes were received by Balu. He also paid Rs 5,000 for loading charges . the good unsold amounts to 650 tonnes. Calculate the value of closing stock

(OR)

(b) what are the difference between consignment and joint venture ?

15. (a) calculate Total purchase

	Rs
Cash purchase	8500

Creditor as on 1.1.15	4000
Cash paid to creditor	15000
Purchase return	500
Creditor as on 31.12.15	6700
Discount received	300
Accepted bills payable	1,000

(OR)

(b) Anbu & co purchased a plant on 1st January 2013 at a cost of RS 8,000 and spent RS 2,000 on its erection .The firm written off depreciation on 31st December each year at 20% per annum on the original cost method . This plant was sold for RS 5,500 on 1st july2015. Prepare plant account from 2013 to 2015

SECTION C- (3X10=30)

ANSWER ANY THREE QUESTION

16. Explain the concept of accounting

17. from the following Trial balance prepare trading profit trading profit and loss account and balance sheet as on 31.12.2015

PARTICULARS	DEBIT	CREDIT
	(RS)	(RS)
Cash in hand	3000	
Purchases	2,40,000	
Stock on 1.1.2015	70,000	
Debtor	1,00,000	
Machinery	1,20,000	
Furniture	30,000	
Bills receivable	40,000	
Rent and taxes	20,000	

Wages	32,000	
Salaries	37,000	
Capital		2,00,000
Bills payable		44,000
Creditor		48,000
Sales		4,00,000
	-----	-----
	6,92,000	6,92,000
	-----	-----

ADJUSTMENT

- (a) Closing stock RS 50,000
- (b) Outstanding wages Rs 5,000 and salaries RS 3,000
- (c) Depreciation on machinery at 5% and furniture at 10%
- (d) Provision for bad debts on debtors at 5%

18. For sports group the following receipts and payment account is given for the year ending 31/12/2015

RECEIPTS	RS	PAYMENTS	RS
To donations	50,000	By pavilion offices	40,000
To reserve fund	4,000	By sports expenses	900
To sports receipt	8,000	By furniture	2100
RECEIPTS	RS	PAYMENTS	RS
To revenue receipts		By investment	16,000
Subscription	5,200	By revenue payment :	
Lockers rent	50	salaries	1,800
Interest on securities	240	wages	600

Sundries	350	Insurance	350
		Telephone	250
		Electricity	110
		Sundry Expenses	210
		By Balance on hand	5,520
	-----		-----
	67,840		67,840
	-----		-----

ADJUSTMENTS

- (a) Subscription outstanding for 2015 RS 250
- (b) Salaries un paid for 2015 RS 170
- (c) Wages unpaid for 2015 RS 90
- (d) Sundry expenses unpaid for 2015 RS 40

Prepare Income and Expenditure a/c and balance sheet for the year ended 31.12.2015

19. 'B' and 'C' is a joint venture on 1st july 2015 . They joined together to sell and buy the timber in joint venture they opened a joint bank account with RS 25,000 towards which 'B' contributed RS 15,000 and 'C' RS 10,000. They agree to share profit and losses in Proportion to their cash contributions . they remitted to their agent RS 22,100 to pay for timber purchased . Freight and Insurance and other charges amounting to RS 3,900 were paid .

On 1st Dec , 2015 the sales amounted to rs 28,740 than 'C' agreed to take over the balance of timber unsold for RS 1,260.

Prepared necessary ledger accounts.

20. on 1st January 2014, one machine was sold for RS 12,500 and on 1st January 2015 a second hand machine was sold for for RS 12,500.

On 1st July 2014, a new machinery was purchased for RS 28,000.

Show the machinery a/c for 3 years

(For candidates admitted from 2016 – 2017 onwards)

B.COM . DEGREE EXAMINATION APRIL 2017

PARTIII- BANK MANAGEMENT – MAJOR

BANKING THEORY LAW AND PRACTICE

Time : Three hours

Maximum : 75 marks

SECTION – A (10X2=20)

ANSWER ALL THE QUESTIONS.

1. 1 Define Banker.
2. What is 'Letter of credits'?
3. What is 'Fixed Deposit Receipt'?
4. What is 'Reinvestment plan'?
5. Who is 'Minor'?
6. What is meant by 'Garnishee orders'?
7. What is meant by 'collecting banker'?
8. What is 'Payment in due course'?
9. What is 'Pass Book'?
10. Write a short note on 'e-banking'.

SECTION B (5 × 5 = 25)

ANSWER ALL THE QUESTIONS.

- 11 (A) Banker is a privileged Debtor" — Explain.

Or

(B) State the special relationship between a banker and customer.

12. (A) Explain the difference between savings account and current account.

Or

(B) What are the special features of fixed deposit receipt?

13. (A) Explain the position of banker while dealing with the account of a married woman.

Or

(B) Describe the procedures for opening an account in the name of a joint stock company.

14. (A) Explain the position and statutory protection of the collecting banker.

Or

(B) What constitute a wrongful dishonor?

15. (A) State the types of crossing of cheques.

Or

(B) What is 'Marking'? Explain the effect of it

SECTION C

(3 x 10 = 30)

ANSWER ANY THREE QUESTIONS.

16. Explain the main functions of banks.

17. Write a note on the following:

(a) Cash Certificates

(b) Super savings package

(c) Annuity deposit.

18. Explain the precaution to be taken by the banker before opening an account.

19. When a paying banker can refuse payment to a cheque?

20. Define 'Cheque' and explain the special features of a cheque.

(For candidates admitted from 2016 – 2017 onwards)

B.COM . DEGREE EXAMINATION APRIL 2017

PARTIII- BANK MANAGEMENT – MAJOR

BUSINESS ECONOMICS

Time : Three hours

Maximum : 75 marks

SECTION – A (10X2=20)

ANSWER ALL THE QUESTIONS.

1. Define – Business Economics.
2. What is macro economics?
3. Write the meaning of the elasticity of demand.
4. What do you mean by consumer's equilibrium?
5. What is meant by Production?
6. What is Isoquant analysis?
7. Give the meaning of the Industry
8. What is monopoly
9. Define — "National Income".
10. What is the meaning of Fiscal Policy?

SECTION B (5 x 5 = 25)

ANSWER ALL THE QUESTIONS.

11. A) State the nature of business economics.

Or

(B)What are the differences between micro and macro economics?

12. (A) Show the law of demand with example.

Or

(B)What are the characteristics of indifference curve analysis?

13. (A) Explain the factors of production.

Or

(B) What are the limitations of large scale production?

14. (A) What are the features of perfect competition?

Or

(B) Why the supply curve goes upwards? Explain?

15. (A) Explain the equilibrium of the firm and industry.

Or

(B) State the importance of National income.

SECTION C (3 x 10 = 30)
ANSWER ANY THREE QUESTIONS

16. Explain the relationship between business economics and other disciplines.

17. Describe the factors determining the law of demand

18. What are the internal and external economics of large scale production?

19. How the price is determined under monopolized competition?

20. Explain the objectives of (monetary) Fiscal Policy.

(For candidates admitted from 2016 – 2017 onwards)

B.COM . DEGREE EXAMINATION APRIL 2017

**PARTIII- BANK MANAGEMENT – MAJOR
BUSINESS TOOLS FOR DECISION MAKING**

Time : Three hours

Maximum : 75 marks

SECTION – A (10X2=20)

ANSWER ALL THE QUESTIONS.

1. Define statistics .
- 2 . what is median ?
- 3 . what is mean deviation ?
- 4 . what is meant by dispersion ?
- 5 . what is rank correlation ?
- 6 . state any two merits of correlation .
- 7 . what is time series ?
- 8 . define regression .
- 9 . what is index number ?
- 10 . explain the moving average method .

SECTION – B**(5X5=25)****ANSWER THE FOLLOWING QUESTIONS.****11 . a)** compute harmonic mean :

Size :	0-10	10 – 20	20 – 30	30 – 40	40 – 50
Frequency :	5	8	12	6	4

(or)**b)** calculate mean for the given data :

X	0 – 20	20 – 40	40 – 60	60 – 80	80 – 100
F	8	12	30	20	10

12 . a) find the range and its coefficient of range for heights of 8 students

From the following data

158,160,165,166,168,170,173

(or)**b)** find out the value of quartile deviation and its coefficient from the following data :

ROLL NO : 1 2 3 4 5 6 7

MARKS : 20 28 40 30 50 60 52

13. a) The ranking of 8 students in two subjects mathematics and statistics are

As follows.

Mathematics 6 5 7 4 3 2 1 8

Statistics 8 4 6 5 2 3 1 7

Calculate rank correlation

(or)

b) From the data given below , calculate coefficient of skewness

Mean – 86 ; Standard deviation – 42 . 86 ; Median – 80

14 . a) From the following data , calculate the value of Y when X=12

	X	Y
Average	7.6	14.8
Standard deviation	3.6	2.5

Coefficient of correlation (r) = 0.99

(or)

b) Calculate the 5 yearly moving average from the following data

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
No.of	705	685	703	687	705	689	715	685	725	730
Student										

15 . a) calculate the laspeyer's and paasche's index number :

	2006		2007	
Commodity	Quality	Price	Quality	Price
A	6	40	7	30
B	4	45	5	50
C	0.5	90	1.5	40

(Or)

b) From the following data , find the cost of living index :

Expenses	weights(%)	Price2013	price2014
Food	35	350	440
Clothing	20	220	330
Rent	15	230	400
Fuel	10	160	105

Miscellaneous 20

190

340

PART C - (3*10= 30)

Answer any three questions .

16 . From the following data , calculate median and mode :

X	50 – 53	53 – 56	56 – 59	59 – 62	62 – 65	65 – 68	68 – 71	71 -74	74- 77
F	3	8	14	30	36	28	16	10	5

17 . Find the standard deviation for the following distributions :

Size	0-5	5-10	10-15	15-20	20-25	25-30	30-35	35-40
Frequency	2	5	7	13	21	16	8	3

18 . compute the co-efficient of correlation between X and Y :

X	10	12	18	8	13	20	22	15	5	17
Y	88	90	94	86	87	92	96	94	88	85

19 . Fit a straight line trend by least square method to the following data and

Estimate the value for 2010 .

Year	1999	2000	2001	2002	2003	2004	2005
Production	6	8	9	10	12	11	8

(in ‘ 000 ‘ units)

20 . Calculate Fishers ideal index number for the following :

2010			2011	
Commodity	Price	Quality	Price	Quality
A	5	10	6	12
B	7	12	10	8
C	10	7	12	8
D	4	5	5	6
E	8	7	8	8