

Roll No. _____

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M.B.A. IVth Semester (Main) Examination - 2009

Banking Services Operation

Group: Group A (Finance) Major

4M6406

Time : 3 Hours

Maximum Marks : 70

Min. Passing Marks : 28

Instructions to Candidates:

1. The question paper is divided in two sections.
2. There are sections A & B Section A contains 6 questions out of which the candidate is required to attempt any 4 questions. Section B contains short case study/application based 1 question which is **compulsory**.
3. All questions are carrying **equal** marks.

Section - A

1. "In the old system of clearing of cheques issuer could use the clearing float but with introduction of sophisticated clearing system it is difficult to use clearing float". Explain.
2. Write notes on any three:
 - a) NABARD
 - b) CARDB
 - c) NBFC
 - d) SARFAESI Act
3. Banks are the hub for providing fee-based and fund-based financial services; discuss these services.

4. In the recent past banking system has passed through the multiplicity of crisis and problems. Discuss the root cause of the crisis and way out to fight such crisis.
5. Write notes on any two
- a) ✓ Securitisation of Debts ✓
 - b) ✓ NPA & Provisioning for it ✓
 - c) CAR
6. ✓ "Micro Finance is a tool to eliminate evils like unemployment, poverty and it also helps in the empowerment of women". Discuss.

Section - B

7. Following is the Balance Sheet of a company who has applied for ~~W.F. Loan~~

LIABILITIES	AMT(Rs.)	ASSETS	AMT (Rs.)
SHARE CAPITAL	15,00,000	FIXED ASSETS	5,00,000
DEBENTURES	9,00,000	INVESTMENT	2,00,000
<u>CURRENT LIAB.</u>		<u>CURRENT ASSETS</u>	
CREDITORS	3,00,000	STOCK	12,00,000
BANK LOAN	2,00,000	DEBTORS	6,00,000
BILLS PAYABLE	1,00,000	CASH & BANK	3,00,000

Calculate MPBF as per all the three methods suggested by Tandon Committee.