



**POORNIMA UNIVERSITY, JAIPUR.**  
**MID SEMESTER EXAMINATION 2020-21 (ODD Semester)**

**School** : School of Management & Commerce  
**Course** : II Year III SEM – MBA  
**Subject Name** : Banking Operations  
**Subject Code** : MBX03119

**Max. Time:** 1. hrs.

**Max. Marks:** 12

**NOTE:-** Attempt four questions. There is internal choice in Q. 1 & 2, Q. 3 & 4, Q. 5 & 6 & Q. 7 & 8.

**Sec-A (CO 3) (Max. Marks-6)**

**Marks**  
**(3)**

- Q.1** A company is having following operating statement
- 1. sales Rs800
  - Cost of sales Rs600
  - Operating profit Rs200
  - Depreciation Rs50
  - Interest Rs50
  - Net profit Rs100
- The company has to pay Total debt including interest of Rs 100  
What will be debt service coverage ratio in the above position

**OR**

- Q.2** RBI has introduced priority sectors for lending by banks ,What are sectors of society going to be benefited Please explain in detail. **(3)**
- Q.3** In Banking terms Letter of credits and Bank guarantees are non – fund base facilities , then what is risk to bank in granting these facilities . please describe . **(3)**

**OR**

- Q.4** An unemployed person who has taken industrial training ,want to start a business , what type of loan you will recommend for him without any security. Please explain details these scheme . **(3)**

**Sec-B (CO 4) (Max. Marks-6)**

- Q5.** Many Banks are earning operating profits but I are in losses , What can be the probable reasons of such situation . Please explain in details **(3)**

**OR**

- Q6.** You are Head of Finance department of a Bank , You have to prepare the yearly balance sheet of the bank , Please explain in detail the Process and policies for finalization of financial statement of the Bank **(3)**
- Q.7** One of your friend in Bombay is in urgent need of funds of Rs5lacs , Please describe the modes through banking channels he can get the payment immediately **(3)**

**OR**

- Q.8** Technology is a boon or bane , How this statement is also applying in banking services these days , Please elaborate . **(3)**