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S.Y. MCA (Engg.) (Sem. IV) EXAMINATION, 2019

**BANKING AND FINANCIAL ACCOUNTING AND MANAGEMENT**

(2013 PATTERN)

Time : Three Hours

Maximum Marks : 50

N.B. :— (i) Attempt Q. 1 or Q. 2, Q. 3 or Q. 4, Q. 5 or Q. 6, Q. 7

or Q. 8, Q. 9 or Q. 10, Q. 11 or Q. 12.

(ii) All questions are compulsory.

(iii) Figures to the right indicate full marks.

(iv) Use of electronic pocket calculator is allowed.

(v) Assume suitable data if necessary.

1. Journalize the following transaction in the books of Mr. Prakash : [8]

Date	Particulars
2012 April 1	Mr. Prakash started business with cash Rs. 80,000
2012 April 2	Purchased goods from Mona Rs. 28,000
2012 April 7	Deposited cash into Dena Bank Rs. 39,000
2012 April 10	Sold goods to Dinesh Rs. 41,000
2012 April 13	Purchased Laptop of Rs. 30,000 in cash

P.T.O.

2012 April 17 Paid Mona by Cheque Rs. 30,000

2012 April 20 Paid wages Rs. 500

2012 April 21 Received Commission Rs. 1,000

Or

2. What is Financial Accounting ? Explain various terms used in accounting. [8]

3. (a) Explain the importance of Ratio Analysis in brief. [4]

(b) What are different elements of Cost ? Explain in brief. [4]

Or

4. (a) From the following particulars, calculate : [8]

(A) PV Ratio

(B) Fixed Costs

(C) Sales volume to earn a profit of Rs. 30,000

(D) Margin of safety when profit is Rs. 90,000

Sales Rs. 1,50,000, Profit Rs. 15,000 and variable cost 80% of sales.

5. (a) What is working capital ? Explain types of working capital. [4]

(b) Explain the sources of working capital. [5]

Or

6. (a) From the following information you are required to calculate the amount of working capital [9]

Cost

Raw Material

Rs.(per Unit)

100

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Manufacturing expenses 30  
 Selling, administration and Financial Expenses 20  
 Selling price 200

The duration at various stages of the operating cycle is expected to be as follows :

Raw Material stage	2 months
Work-in-progress stage	1 month
Finished stage	½ month
Debtors stage	1 month

Assuming the monthly sales level of 2,500 units, estimate the gross working capital requirement. Desired cash balance is 5% of the gross working capital requirement, and working-progress in 25% complete with respect to manufacturing expenses.

7. Discuss regulatory authorities for banking in India. [8]
- Or
8. List and explain the function of Reserve Bank of India. [8]
9. (a) Differentiate between RTGS and NEFT. [4]  
 (b) Explain online transactions in a bank branch. [4]
- Or
10. Explain the various types of negotiable instruments with their features. [8]

11. Differentiate between Net Banking and Mobile Banking. [9]
- Or
12. Write short notes on : [9]
- Online banking
  - ATM system and its working
  - Core banking.