

## **BANKING AND FINANCE 2019**

**Time: 3 Hours**

**(REGULAR)**

**Max. Marks: 100**

**Instructions: Attempt any FIVE questions.**

Q.01:

- a) Define the term Bank.
- b) How would you classify the Banks on the basis of ownership and by functions?

Q.02:

- a) What is meant by crossing of Cheque? Explain General and Special Crossing.
- b) Distinguish between Cheque and Bill of Exchange.

Q.03:

- a) Differentiate between Cash Reserves & Bank Reserves.
- b) What are the factors that determine the level of Cash Reserves that the Bank must maintain?

Q.04:

- a) Describe the Basic Principles I Features of Islamic Mode of Financing.
- b) What are the Main Types I Modes of Financing in Islamic Banking

Q.05:

- a) Define Central Bank
- b) Describe the Functions of Central Bank in detail.

Q.06:

- a) What are the principles of Employing Bank Fund?
- b) Explain Profitable and Non Profitable uses of Bank Fund.

Q.07:

- a) What do you mean by Bank Fund?
- b) Discuss in detail the various sources of Bank Fund.

Q.08:

- a) Define Working Capital and its equation.
- b) Explain the various factors which determine the requirement of Working Capital.

Q.09: Write short notes on any three of the following:

- Clearing House
- Electronic Banking
- Kind of Endorsement
- RIBA Prohibition

## BANKING AND FINANCE 2018

Time: 3 Hours

(REGULAR)

Max. Marks: 100

Instructions: Attempt any FIVE questions.

Q.01:

- a) A strong banking system assures the economic strength and development of a country elaborate the statement
- b) What are the pre-requisites for opening a bank account?

Q.02:

- a) What are the factors that determine the level of cash reserve the bank must maintain? Explain.
- b) Explain how a bank obtains funds through various sources.

Q.03:

- a) Define Bill of Exchange and state its essential elements.
- b) What is Endorsement? Describe various types of Endorsement.

Q.04:

- a) State and explain the functions of Commercial Bank.
- b) Write a note on State Bank of Pakistan.

Q.05:

- a) Write a note on importance of finance in a Business Organization.
- b) What are the sources of Long Term Finance?

Q.06:

- a) What are the Shares — Differentiate them with Bonds
- b) Differentiate between the following:
  - Discounting and Rediscounting of a bill
  - Creation of credit and control of credit.

Q.07:

- a) How Islamic Banking is different from conventional Banking System. Explain?
- b) Define Musharika and its various types.

Q.08:

- a) Define Working Capital and its importance.
- b) Write down the characteristics of Working Capital.

Q.09: Write short notes on any three of the following:

- Letter of Credit
- Noting & protesting
- Mordarba
- Secured & Unsecured Loans

- Methods of issuing currency

## **BANKING AND FINANCE 2018**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**Instructions: Attempt any FIVE questions.**

Q.01:

- a) Define a Bank. Discuss the kinds of banks by function and ownership
- b) Differentiate between Schedule and Non-Schedule Bank

Q.02:

- a) How and when a Cheque goes dishonor?
- b) What do you mean by crossing of cheque? Explain with the help of specimens

Q.03:

- a) Differentiate between profitable and non-profitable uses of Bank Fund
- b) What are the various types of Mortgage?

Q.04:

- a) Define Functions of a Central Bank
- b) What do you understand by Credit Control? Describe various methods of Credit Control.

Q.05: Define Musharika and its various types, also give a brief a/c. of the advantages & disadvantages of Musharika

Q.06:

- a) What is meant by Consumer Finance? What are the sources of Consumer Finance?
- b) State and explain the importance of Finance in a Business

Q.07:

- a) Define Endorsement and what are its kinds
- b) Differentiate between Bonds and Shares

Q.08:

- a) Define Working Capital with the help of equation
- b) Explain in detail the importance and characteristics of Working Capital

Q.09: Write short notes on any THREE of the followings:

- Kinds of Capital
- Bill of Exchange / Letter of Credit
- Qarz-e-Hasna
- I.M.F
- Methods of issuing Currency

## **BANKING AND FINANCE 2017**

**Time: 3 Hours**

**(REGULAR)**

**Max. Marks: 100**

**Instructions: Attempt any FIVE questions.**

Q.01:

- a) Define the term Bank. Explain in brief the origin Of Banking.
- b) Explain the importance of development financial institutions in the economic development of a country.

Q.02:

- a) What are the sources and uses of Short-term Finance?
- b) Explain the advantages and disadvantages of financing by capital (owner's fund).

Q.03:

- a) Define Central Bank and also list the functions Of a Central Bank.
- b) Explain the different methods of issuing currency.

Q.04:

- a) Define Cheque, Bill of Exchange and Promissory Note.
- b) Explain the different kinds of Bill of Exchange.

Q.05:

- a) How is Islamic Banking different from Interest Based
- b) What are the Islamic Modes of Consumer Finance? Explain them in detail.

Q.06:

- a) Explain the role played by international Monetary Fund (IMF) in the current situation faced by Pakistan.
- b) What are the primary and secondary functions of a commercial Banks?

Q.07:

- a) What are the profitable and non-profitable uses of Bank Funds?
- b) Explain the different kinds of Letter of Credit.

Q.08:

- a) Define Lease and list the parties to the lease.
- b) Explain in detail the importance and characteristics of Working Capital.

Q.09: Write short notes on any three of the following:

- HIBA and its prohibition
- Mortgage and it's kinds
- Kinds of Endorsement
- Musharaka & Mudaraba
- Advantages of Electronic Banking

## **BANKING AND FINANCE 2017**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**Instructions: Attempt any FIVE questions.**

Q.01:

- a) Define Negotiable Instrument, what are its various kinds
- b) Differentiate between Bill of Exchange and Promissory Note.

Q.02:

- a) Discuss in brief the main sources of Bank Fund.
- b) What are the considerations which a banker has to keep in view before employment of its fund?

Q.03:

- a) Discuss the functions of a Central Bank as banker to government.
- b) Explain the functions of a Commercial Bank.

Q.04:

- a) Differentiate between Consumer and Business Finance.
- b) What are the sources of Long-term Finance?

Q.05:

- a) Define Musharka and its various kinds.
- b) Write down the difference between Internal based and interest free Banking.

Q.06:

- a) Define a Cheque, explain its kinds.
- b) How and when the Bill goes dishonor, what is Noting and Protesting? Explain.

Q.07:

- a) What are the uses of Short term Finance?
- b) Define Endorsement and its various types.

Q.08:

- a) Differentiate between Shares and Bonds.
- b) Explain in detail the importance of Working Capital in Business.

Q.09: Write short notes on any three of the following:

- Letter of Credit
- Origin of Banking
- Lease & its parties
- Modarba
- Non Profitable uses of Bank Fund

## **BANKING AND FINANCE 2016**

**Time: 3 Hours**

**(REGULAR)**

**Max. Marks: 100**

**Instructions: Attempt any FIVE questions.**

Q.01:

- a) Differentiate between Central Bank & Commercial Bank.
- b) Explain the role of Commercial Banks in economic development of a country.

Q.02:

- a) Describe the kinds of Credit Instruments.
- b) Define a Cheque & discuss the various types of cheque.

Q.03:

- a) How inflation can be controlled by State Bank? Discuss
- b) Explain in detail the functions of a Central Bank.

Q.04:

- a) List the different sources of Short term Finance.
- b) Explain in detail the sources of Long term Finance.

Q.05:

- a) Differentiate between Mudarbah and Musharika.
- b) State the main factors which determine the Cash Reserve in Bank.

Q.06:

- a) List the various modes of Islamic Financing.
- b) What do you know about the characteristics of Islamic Banking System?

Q.07:

- a) What are the principles of employing Bank Fund?
- b) Define Letter of Credit. What are its contents?

Q.08:

- a) Define Working Capital.
- b) Explain in detail the factors which affect the size of Working Capital.

Q.09: Write short notes on any two of the following:

- Kinds of Bank Account
- Evolution of Banking System
- Qarz-e-Hasana
- Clearing House

## **Banking & Finance**

**2016**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Differentiate between Central Bank and Commercial Bank.  
b) Explain the role of Commercial Banks in economic development of a country.
2. a) Describe the kinds of Credit Instruments.  
b) Define a Cheque and discuss the various types of Cheques.
3. a) How inflation can be controlled by State Bank? Discuss.  
b) Explain in detail the functions of a Central Bank.
4. a) List the different sources of Short term Finance\_  
b) Explain in detail the sources of Long term Finance.
5. a) Differentiate between Mudarbah and Musharika.  
b) State the main factors which determine the Cash Reserve in Bank.
6. a) List the various modes of Islamic Financing.  
b) What do you know about the characteristics of Islamic Banking System?
7. a) What are the principles of employing Bank Fund?  
b) Define Letter of Credit. What are its contents?
8. a) Define Working Capital.  
b) Explain in detail the factors which affect the size of Working Capital.
9. Write short notes on any TWO of the following:  
(i) Kinds of Bank Account (ii) Clearing House  
(iii) Evolution of Banking System (iv) Qarz-e-Hasana

## **Banking & Finance**

**2016**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define Bank.  
b) Describe the different kinds of Bank with respect to their function.

2. a) Explain the various sources of Bank Funds.  
b) Explain profitable use of Bank Fund.
3. a) What are the various kind of Bank Accounts?  
b) Describe the procedure of Opening a Bank Account.
4. a) Discuss various types of Crossing of Cheque.  
b) What are the various types of Bill of Exchange?
5. a) Explain the various Islamic Modes of Finance.  
b) Explain Mustiarika and Mudaraba.
6. a) Define Central Bank  
b) Describe the methods of Credit Control.
7. a) Define Finance. Explain the sources of Short Term Finance.  
b) Describe different kinds of leasing.
8. Write short notes on any THREE of the following:  
(i) Riba and its prohibition (ii) Trade Finance  
(iii) Letter of Credit (iv) Debit Card and Credit Card  
(v) Schedule and non-Schedule Bank

## **Banking & Finance**

**2015**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define Commercial Bank.  
b) Describe in detail how commercial bank works.
2. a) What do you understand by credit control?  
b) Explain in detail the methods of credit control.
3. a) Define Cheque also list the kinds of cheque.  
b) What is Cross Cheque? Explain with examples.
4. a) What do you mean by endorsement of credit instruments?  
b) Explain the various kinds of endorsement?
5. a) Define Bank Fund.  
b) Enumerate and discuss various sources of bank funds.



6. a) Define Bill of Exchange and also mention the parties of bill of exchange.  
b) Distinguish between promissory note bill of exchange.
7. Name the various specialized Financial Institutions established in Pakistan. Briefly discuss any one.
8. a) Distinguish between Islamic and interest based banking.  
b) Define Musharaka. Define kinds of Musharaka.
9. Write short notes on any THREE of the following:
  - (i) Role of Central Sank
  - (ii) Negotiable Instruments
  - (iii) Impact of Nationalization of Banks
  - (iv) Procedure of Opening of a Bank Account
  - (v) Methods of issuing note

## **Banking & Finance**

**2015**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define Bank.  
b) Describe the different kinds of Bank.
2. a) What are the various types of Bank Accounts.  
b) How can the bank Account be Open?
3. a) Define short term & long term Finance.  
b) Describe in detail the various sources of long term Finance.
4. a) Define Consumer Finance.  
b) Describe the source of Consumer Finance.
5. a) Differentiate between Schedule & Non-Schedule Bank.  
b) Describe the functions of Commercial Bank.
6. a) Define Promissory note.  
b) Describe the kinds of Letter of Credit.
7. a) Distinguish between Bill of Exchange & Cheque.  
b) Define the Bill of Exchange & also mention the parties of bill of exchange.
8. a) Briefly explain the various Islamic Modes of Finance.

b) What is Mudaraba & Musharika. Explain in brief.

9. Write short notes on any TWO of the followings:

(i) Clearing House (ii) Evolution of Banking System

(iii) Qarz.e-Hasna & Loan (iv) Role of Central Bank

## **Banking & Finance**

**2014**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define Bank.

b) How would you classify the banks on the basis of functions?

2. a) How do commercial banks play role in economic development of a country?

b) Explain the process of creation of credit with the help of example.

3. a) Define Lien, Pledge and Hypothecation.

b) What are the precautions considered by a commercial bank while lending its funds? Explain.

4. a) There are number of reasons behind controlling credit money in an Economy of a Country.

b) Different countries use different methods of Issuing Currency. Explain those methods.

5. a) Few Cheques are encashed at the Bank Counter while others are not. Elaborate the statement...

b) The bank has many reasons to reject the Cheque. Explain those reasons

6. Explain the different Islamic Mode of Financing used in Pakistan.

7. a) Explain any four sources of Consumer Finance.

b) What are the sources of Long Term Finance in Business?

8. a) Explain the origin and organizational structure of State Bank of Pakistan.

b) What are various functions of a Central Bank?

9. Write short notes on any TWO of the following:

(i) History of Banking in Pakistan

(ii) Kinds of Letter of Credit (iii) Promissory Note

(iv) Parties of Bill of Exchange

## **Banking & Finance**

**2014**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define Bank and briefly explain the Origin of Word 'Bank'.  
b) What is the role of Commercial Bank in the economic development of a country?
2. a) Differentiate between Scheduled and Non Scheduled Banks.  
b) List out the functions of Commercial Bank and explain the primary functions in detail?
3. a) List the principles of uses the Bank Funds.  
b) "Deposits are not the only source of Bank Funds for Commercial Banks, there are some other sources too". Explain the statement.
4. a) Briefly explain the kinds of Bill of Exchange on different basis  
b) Differentiate between Bill of Exchange and Cheque.
5. a) Highlight the history of State Bank of Pakistan.  
b) How does State Bank of Pakistan act as Bankers to Banks?
6. a) Differentiate between Shares and Bonds.  
b) What are the sources of Short Term Finance?
7. a) What are Cash Reserves?  
b) Explain the factors that determine the level of Cash Reserve in a Bank.
8. Explain the different Islamic Mode of Financing used in Pakistan,
9. Write noted on any TWO of the following:  
(i) Open Market Operation (ii) Noting and Protesting  
(iii) Kinds of Bank Accounts (iv) Letter of Coedit

## **Banking & Finance**

**2013**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define the term Bank. Explain h brief the origin of banking?  
b) Describe the process of Opening of Bank Account.
2. a) What do you mean by Endorsement of credit instrument?  
b) Explain the various Kinds of Endorsement.
3. a) Define Commercial Bank.  
b) Describe in detail primary and secondary functions of Commercial Bank.
4. a) Differentiate between Cash Reserves and Bank Reserves.

- b) What are the factors that determine the level of Cash Reserves that the Bank must maintain?
5. a) Describe the basic principles I features of Islamic Mode of Financing.  
b) What are the main modes / types of Financing in Islamic Banking?
6. a) Define Working Capital. Briefly explain sources of Working Capital.  
b) Define Bill of Exchange? What are the types of Bill of Exchange?
7. a) Define Central Bank.  
b) Describe the Method of Credit Control which adopt by Central Bank.
8. a) What are the principles of Employing Bank Fund?  
b) Explain Profitable and Non-Profitable uses of Bank Funds.
9. Write short notes on any TWO of the following:  
(i) Qarz-e-Hasana and Loan (ii) Electronic Banking  
(iii) Clearing House (iv) Advantages of Leasing

## **Banking & Finance**

**2013**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define a Bank. Write about its origin.  
b) Describe different type of Banks.
2. a) Define Bank Fund.  
b) What are the uses of Bank Funds?
3. a) What do you understand by Credit Control?  
b) Explain in detail the method of Credit Control.
4. Define and differentiate between Consumer Finance and Business Finance.
5. a) Define Lease and explain in detail the Kinds of Lease.  
b) Differentiate between Qarz-e-Hassana and Loans.
6. a) Define Working Capital.  
b) Explain in detail the factors which affect size of Working Capital.
7. a) Define the Bill of Exchange and also mention the parties of bill of Exchange.  
b) Distinguish between Bill of Exchange and Cheque

8. a) Explain Islamic Economic System.  
b) What is Musharika? Explain its kinds.
- 9.) Write short notes on any THREE of the followings:  
(i) Negotiable Instrument (ii) State Bank of Pakistan  
(iii) Credit Instruments (iv) Bank Account Operation  
(v) Short term Finance

## **Banking & Finance**

**2012**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Differentiate between Central Bank & Commercial Bank. (10)  
b) Write various functions of Central Bank. (10)
2. a) What is Bank Account? (05)  
b) How can the Bank Account be open? (15)
3. a) Describe the types of Crossing a Cheque. (10)  
b) Describe in detail creation of credit by Commercial Bank. (10)
4. a) Define Letter of Credit (L/C) what are its contents? (10)  
b) Define bill of Exchange. What are the types of Bill of Exchange. (10)
5. Define Central Bank? Why do an economy need it? (20)
6. Describe the Islamic Non-Interest based mode of Financing.
7. a) Define Working Capital. (05)  
b) Mention Working Capital Equation. (03)  
c) Explain various factors that affect the size of Business Working Capital. (12)
8. a) Describe Consumer Finance. (05)  
b) Explain in detail sources of Consumer Finance. (15)
- 9.) Write short notes on any TWO of given below: (20)  
(i) Endorsement (ii) Reasons of rise in Gold Prices  
(iii) Types of Musharaka

## **Banking & Finance**

**2012**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define the term Bank. (05)  
b) Describe the functions of Commercial Bank. (15)
2. a) Define Central Bank. (05)  
b) Describe the methods of credit control which adopt by Central Bank. (15)
3. a) What is difference between Shares and Bonds? (10)  
b) Explain the various kinds of Credit Instruments. (10)
4. a) Define Working Capital. (05)  
b) Discuss the factors which effect the size of Working Capital.
5. Differentiate between the followings: (20)
  - (i) Bill of exchange and promissory note
  - (ii) Long term finance and short term finance
6. a) Differentiate between Mudaraba and Musharaka. (10) b) Explain the characteristics of Islamic Banking System.(10)
7. a) Explain the kinds of Banks. (10)  
b) What are the principles of uses of Bank Funds? (10)
8. a) What are the Cash Reserves. (05)  
b) State the main factors which determine Cash reserves in a bank. , (15)
- 9.) Write short notes on any TWO of the following: (20)
  - (i) Causes of dishonour of Cheque
  - (ii) Kinds of Endorsement (iii) Qarz-e-Hasana
  - (iv) Clearing house (v) Evolution of Banking System

**Banking & Finance**

**2011**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define Bank. (05)  
b) Describe the functions of Commercial Bank. (15)
2. a) What is meant by Cash Reserve? (05)  
b) State the main factors which determine Cash Reserve in bank. (15)

3. a) List the principles uses of bank Funds. (05)
  - b) Describe the profitable and nonprofitable uses of Bank Funds. (15)
- 4.) Explain in detail the functions of Central Bank. (20)
5. a) Define Cheque also list the Kinds of Cheque. (05)
  - b) Describe the kinds of Letter of Credit. (15)
6. a) Define Business Finance / Define Consumer Finance. (05)
  - b) What are the sources of Long Term Finance? (15)
7. a) List the different Islamic Mode of Financing. (05)
  - b) Describe the various kinds of Leasing. (15)
8. a) Define Working Capital. (05)
  - b) Explain in detail the factors which affect the size of Working Capital. (15)
- 9.) Write short notes on any TWO of the following: (20)
  - (i) Kinds of Endorsement
  - (ii) Secured and Unsecured Loans
  - (iii) Differentiate between Qarz-e-Hasana and Loan
  - (iv) Mudarbah

## **Banking & Finance**

**2011**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define the term Bank.
  - b) Describe the function of Commercial Bank.
2. Explain in detail the functions of Central Bank
3. a) List the kinds of Bill of Exchange.
  - b) Define Endorsement also describe its kinds, 4.
- a) List the different sources of Short Term Finance.
  - b) Explain in detail the sources of Long Term Finance.
5. a) Define Consumer Finance.
  - b) Explain in detail sources of Consumer Finance.
6. a) Define Promissory Note.
  - b) Describe the kinds of Letter of Credit.

7. a) Define Mudarbah.

b) Explain in detail the kinds of Musharkah.

8. a) Define Working Capital.

b) Discuss the factors which affect the size of Working 9.) Write short notes on any TWO:

(i) Creation of Credit

(ii) Schedule and non Schedule Bank

(iii) Causes of dishonour of Cheque

(iv) Noting and Protesting

## **Banking & Finance**

**2010**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define a Bank & Briefly write about its origin. (08)

b) Describe different types of Bank and the functions performed by them. (12) 2.

a) How Inflation can be controlled by State Bank? Discuss. (05)

b) Explain in detail the functions of a Central Bank. (15)

3. a) Define Negotiable Instruments under the negotiable Instrument Act 1881. Name the various instruments (10)

b) Distinguish between bill of exchange and the Promissory Note. (10) 4.

a) What is a Cross Cheque? Explain with examples. (10)

b) How a Cheque is to be dishonoured? (10)

5. a) Differentiate between Qarz-e-Hasana and Common Loan. (05)

b) What are the different modes of Islamic Financing? Explain.

6. a) What is Importance of Finance? (05)

b) What are the sources of Short-term Financing? Explain. (15) 7. a) What

is Working Capital? Explain its different types. (10)

b) What is difference between Shares and Bonds? (10)

8. a) Name the various specialized financial institutions established in Pakistan. Briefly discuss any one. (08)

b) Critically state about the role played by International Monetary Fund (IMF) in the situation faced by Pakistan. (12)



9.) Write short notes on any TWO of the following: (20)

- (i) Endorsement (ii) Reasons of rise in Gold Prices
- (iii) Long term sources of Finance
- (iv) Procedure of Opening of a Bank Account

## **Banking & Finance**

**2010**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define the term 'Bank'. Explain in brief the Evolution of Banking. (10)  
b) Explain the kinds of Banks.
2. a) Describe the Procedure of Opening of Bank Account. (10) b) Explain in detail the various kinds of Bank Accounts. (10)
3. Explain in detail the various Credit Control Methods of Central Bank. (20)
4. a) What are the Principles of Uses of Bank Funds. (10)  
b) What do you mean by 'Mortgage'? Explain the kinds of Mortgage. (10)
5. a) Define Credit Instrument and explain the various kinds of Credit Instruments. (10)  
b) Describe various kinds of 'Bill of Exchange'. (10)
6. a) Differentiate between Capital, Shares and Debentures. (10)  
b) What are the different types and Sources of Consumer Finance? Explain. (10)
7. a) Briefly explain the various Islamic Modes of Finance. (10)  
b) What are the characteristics of Islamic Economic System? Explain. (10) 8. a)  
What is Mudaraba and Musharaka? Explain in brief. (10)  
b) Describe various types of 'Lease'. (10) 9.

Write short notes on any TWO of the following: (20)

- (i) Impacts of Nationalization of Banks
- (ii) Functions of Commercial Banks
- (iii) Working Capital and its Kinds
- (iv) Different kinds of Cross Cheque

## **Banking & Finance**

**2009**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define Bank. (Give at least two definitions). (05)  
b) Describe in detail the functions of a Commercial Bank. (15)
2. a) Describe the types of crossing a cheque. (05)  
b) Describe in detail creation of credit by Commercial Bank. (15)
3. a) Define Credit Control. (05)  
b) Explain in detail the methods of Credit Control. (15)
4. a) Define Endorsement & give its various kinds. (10)  
b) Differentiate between a Cheque and a bill of exchange. (10)
5. a) List the various modes of Islamic Financing. (05)  
b) What do you know about the characteristics of Islamic Banking System? (15)
6. a) Define short term and long term Finance. (05) b) Describe the sources of short term Finance. (15)
7. a) Differentiate Central Banking with Commercial Banking. (08)  
b) Discuss in detail the various functions performed by a Central Bank. (12)
8. a) Define Bank Funds. List the principles of uses Bank Funds.  
b) Explain Profitable and Non-Profitable uses of Bank Funds. (12)
9. a) Write short notes on any TWO of the following: (20)
  - (i) On-Line Banking
  - (ii) Kinds of Leasing
  - (iii) Sources of Long term Finance
  - (iv) International Monetary Fund (IMF)

**Banking & Finance**

**2009**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Differentiate between Central Bank & Commercial Bank. (10)  
b) Write various functions of Central Bank. (10)
2. a) Briefly explain the various kinds of Cheques. (10)

- b) Explain the procedure of Opening a Bank Account. (10)
3. a) Write down the various principles to be allowed by a Commercial Bank for the purpose of investing its Funds. (10)
- b) Describe the factors which determine the cash reserves in a Bank. (10)
4. a) Define Endorsement. Explain the various kinds of Endorsement. (10)
- b) Define Letter of Credit. Also describe its kinds. (10)
5. a) List the various Islamic Modes of Financing. (05) b) Define Lease. Describe the kinds of Leasing. (15) 6. a) Define Short term and Long term Finance. (05)
- b) Describe in detail the various sources of Short term Finance.
7. a) Define Working Capital. (05)
- b) Explain the various factors that affect the size of a business "Working Capital". (15) 8.
- a) Distinguish between Islamic and Interest based Banking. (10)
- b) Define Musharaka. Describe the kinds of Musharaka. (10)
- 9.) Write short notes on any TWO of the following: (20)
- (i) Causes of Dishonor of Cheque
- (ii) State Bank of Pakistan
- (iii) Secured and Un-secured Loan
- (iv) Non-profitable Investment of a Bank

## **Banking & Finance**

**2008**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) 'What are Commercial Banks? (05)
- b) Describe their functions. (15)
2. a) What is a Bank Account? (05)
- b) How can the Bank Account be opened? (15)
3. a) Enumerate and discuss various sources of bank funds. (10)
- b) Differentiate between profitable & non profitable uses of bank fund. (10)
4. a) Define Letter of Credit (L/C). What are its contents? (10)

- b) Define bill of exchange. What are the types of bill of exchange? (10)
5. Define Central Bank? Why does an economy need it? (20)
6. Describe the Islamic non Interest based mode of financing.
7. a) Describe Consumer Finance. (05)
- b) Describe the Sources of Consumer Finance. (15)
8. a) What is Working Capital? (05)
- b) Explain the factors which determine the requirements of working capital. (15)
- 9.) Write short notes on any THREE of the following: (20)
- (i) Kinds of Endorsement (ii) On Line banking
- (iii) Privatization of Nationalized bank
- (iv) Qarz-e-Hasana and Loan
- (v) How to Open a Bank Account

## **Banking & Finance**

**2008**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define Commercial Banks? (05)
- b) Describe detail how Commercial banks works. (15)
2. a) Describe the kinds of Credit Instruments. (10)
- b) Define a Cheque & discuss the various types of cheque. (10)
3. a) List the functions of Central Bank & explain Clearing House in detail. (10)
- b) What are the precautions in lending that a bank must followed. (10)
4. a) What do you understand by Credit Control? (10) b) What are the methods of Credit Control? (10)
- 5.) Define and differentiate between Consumer Finance and Business Finance. (20)
6. a) Define Lease and explain in detail the kinds of lease; (10)
- b) Discuss the following non interest based modes of finance.
- (i) Musharika (ii) Mudarba (10)
- 7.) What is Islamic Economic System? Elaborate your answer.
8. a) What is Working Capital? (10)
- b) Explain the factors which determine the requirements of working capital. (10)

9.) Write short notes on any THREE of the following: (20)

- (i) Endorsement
- (ii) Qarz-e-Hasana and Loan
- (iii) State Bank of Pakistan
- (iv) ADBP
- (v) Letter of Credit

## **Banking & Finance**

**2007**

**Time: 3 Hours**

**(Regular)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define Bank. (05)  
b) Describe the different kinds of Banks. (15)
2. a) What are cash reserves? (05)  
b) State the main factors which determine Cash Reserves in a bank. (15)
3. a) List the principles uses of Bank Funds. (05)  
b) Describe the profitable and non-profitable uses of Bank Funds. (15)
4. a) List the different types of Credit Instruments... (05)  
b) Define letter of Credit and explain in detail its kinds. (15)
5. a) List the methods of Credit Control. (05) b) Describe the functions of Central Bank. (15)
6. a) List the different Islamic Mode of Financing. (05)  
b) Describe the main characteristics of Islamic Banking System.
7. a) Define Business Finance. (05)  
b) Explain in detail the sources of long term Finance. (15)
8. a) Define Working Capital. (05)  
b) Discuss the factors which affect the size of working capital of a Business. (15) 9.)

Write short notes on any Three of the following: (20)

- i) On Line Banking ii) Qarz-e-hasana and Loan iii) Privatization of Nationalized Banks iv) Schedule and

Non Schedule Banks v) Clearing  
House

## **Banking & Finance**

**2007**

**Time: 3 Hours**

**(Private)**

**Max. Marks: 100**

**NOTE: Attempt any FIVE questions.**

1. a) Define a Commercial Bank.  
b) Describe the evaluation of Banking System.
2. a) What are Cash Reserves? (05)  
b) State the main factors which determine cash reserve in a Bank. (15)
3. a) List the Uses of Bank Funds. (05)  
b) Describe in detail the Principles of Uses Bank Funds. (15)
4. a) What is meant by Crossing of Cheque? Explain General and Special Crossing. (10)  
b) Distinguish between Cheque and bill of exchange. (10)
5. a) Define Central Bank. (05)  
b) Describe the functions of Central Bank. (15)
6. a) Describe Mudarbah. (05)  
b) Define Musharkah also describe its kinds. (15)
7. a) Define Business Finance. (05)  
b) Explain in detail the sources of Long Term Finance. (15)
8. a) Define Working Capital. (05)  
b) Discuss the factors which affect the size of working of a Business. (15) 9.) Write short notes on any Three of the following: (20)
  - i) On Line Banking
  - ii) Credit Card
  - iii) How to open a Bank Account?
  - iv) Noting and Protesting
  - v) Qarz-e-hasana and Loan