

## Assignment- 2020

### Class - X

### FINANCE AND BANKING (CREATIVE)

Time—1 hour 30 minutes

1. With the expectation to get of Tk. 4,00,000 after 10 years Mr. Z wants to deposit some money bank. Dhaka Bank proposed to give at 10% compounding rate. Whereas City Bank proposed to give at 8% quarterly compounding rate.
- What is the explanation of EAR? \*
  - What do you mean by future value? \*\*
  - How much money will have to deposit in Dhaka Bank? \*\*\*
  - In which bank will he deposit money? Justify. \*\*\*\*

2. Mr. Smith is an investor. He analyses the rate of return of the following two projects for investment.

Project	Year- 2014	Year- 2015	Year -2016	Year - 2017	Year - 2018
X	20%	17%	14%	10%	19%
Y	24%	17%	-5%	24%	30%

- Who face interest rate risk? \*
  - Distinguish between risk & uncertainty. \*\*
  - Find out the risk of project X. \*\*\*
  - Which project is more risky? Analyze. \*\*\*\*
3. After completing BBA from Dhaka University, Raima joined City bank as a senior principal officer. The manager asked her to increase the branch's income and then with the help of new technological strategy she succeeded to increase branch's income. The manager was satisfied and told her 'it is difficult for a bank to survive if the sources of income are not strong enough'.
- What is bank? \*
  - What are the expenditures of commercial bank? Mention five of these. \*\*
  - Discuss the sources of income of City Bank Ltd. which are identified Raima. \*\*\*
  - "The survival of City Bank Ltd. depends on its sources of income"- do you agree with that statement? Why? \*\*\*\*

4. Answer to the following questions in **one word / sentence**:

- What type of fund may be created to overcome the financial disasters in future?
- International Monetary Fund was established in which year?
- The total number of members of IMF \_\_\_\_\_
- Which is related with every decision of business?
- What would be the present value of taka 100 after 5 years if the interest rate is 18%?
- What is the value of "m" in weekly compounding rate?
- Under holding company which kind of banking is run?
- How many Islamic banks are doing business in Bangladesh?
- In our country school bank was established in –
- Commercial banks issue L/C on behalf of -
- Expansion of economy helps to create more -
- Auditor's bill is one kind of ---- of commercial bank
- In which century it was necessary to control the money market ?
- How many years the governor of Bangladesh Bank is selected for?
- Bangladesh Bank started its journey –
- Liquidity risk is higher for which type of investor?
- Give two example of risk free investment?
- Average squared deviation is 182.5%, what will be the standard deviation?
- From what decade did modern finance start its journey?
- When was Hindustan Bank formed?