



Cosmo School

Class-10

Subject: Finance & Banking

Eid vacation work (Chapter-7, 8, 9, 10)

1. Mr. Spondon works in a private organization. He invested Tk 200,000 of his savings in share business. He thinks that although this investment sector is most risky, but the possibility of getting profit in this investment sector is more than that of other sectors.
 - a. What is debenture?
 - b. What do you mean by dividend policy?
 - c. In what type of share did Mr. Spondon make his investment and why is it most risky?
 - d. Discuss about the advantages and disadvantages of Mr. Spondon's investment.

2. Mr. Y is Managing Director of a bank in Dhaka. One of his nephews came to him to visit from village after passing SSC. He was astonished seeing a lot of banks at Motijheel in Dhaka. He wanted to know from Y whether all banks do all kinds of work or not. Y made him out that all banks don't do all kinds of work. According to work and function different banks perform different types of work. Besides, he informed him about the services of Islami bank.
 - a. What is the main objective of industrial banking?
 - b. What is chain banking?
 - c. Classify different types of banks according to Y's discussion.
 - d. Discuss with Mr. Y that provide information about Islami bank to his nephew. Describe some different features of Islami bank.

3. After completing BBA from DU, Lisa joined Dhaka Bank as a senior officer. The manager asked her to increase the branch's income. At first, Lisa identified the various sources of bank income and then with the help of new and 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".
 - a. What is the main source of income of commercial bank?
 - b. What are the main functions of commercial bank? Write in point.
 - c. Discuss the sources of income of Dhaka Bank, which are identified by Lisa?
 - d. "The survival of Dhaka Bank depends on its sources of income"- Do you agree with that statement?

4. Mr. Shujoy is a service holder. He makes his son draw Tk. 10,000 cash from bank. He finds an additional note of Tk. 500 by counting. Then Mr. Shujoy goes to the bank to return Tk. 500 with meeting the bank manager.
 - a. What is a cheque?
 - b. Why is a cheque crossed? Explain it.
 - c. What type of cheque is given by Mr. Shujoy to his son? Describe it.
 - d. Evaluate the responsibility of Mr. Shujoy as a client to bank.

5. Answer to the questions in one sentence or word
 - 1) Which is the mother of banking system?
 - 2) The Lombardy street is situated in-
 - 3) When was the Hindustan bank established?
 - 4) The literary meaning of Bank is-
 - 5) The use of currency is limited without-
 - 6) Which is the main element of banking business?
 - 7) Which is known as Barter system?
 - 8) When was paper money introduced?
 - 9) The function of currency is-
 - 10) Banks give protection to the client's valuable things by providing-
 - 11) Which bank indirectly circulates currency?

- 12) What is the interest rate of savings deposit
- 13) What type of business is banking?
- 14) Which organization circulates currency in Bangladesh?
- 15) Which one is regional bank?
- 16) What is the alternative of money in banking business?
- 17) What is bank?
- 18) Through how many directors a private bank can be established?
- 19) Which type of bank is Grameen Bank?
- 20) What is the main purpose of industrial banking?
- 21) Expansion of economy helps to create more –
- 22) Commercial bank's services classify into –
- 23) Commercial banks issue L/C on behalf of –
- 24) Which is the powerful source of funds to a commercial bank?
- 25) Commercial banks earn commission by issuing what?
- 26) Which one is commercial bank loan document?
- 27) Commercial banks earn commission as –
- 28) Auditor's bill is one kind of ---- of commercial bank.
- 29) Commercial banks serve the purpose of –
- 30) Which is the first source of funds of commercial banks?