

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

SEMESTER: - II (FYBBI)

Subject: P&PBI

Date: 05/02/2018

Time: 40 min

Marks: 20

Q.1 (A) Match the following: -

Marks: 2.5

1) Static Risk	a) 1956
2) Financial Risk	b) Arises due to changing environment
3) Dynamic Risk	c) Happens in stable environment
4) General Insurance Business Act	d) Selection of right share
5) LIC of India Act	e) 1972

Q.1 (B) True or false: -

Marks: 2.5

- (1) Insurance is a cooperative device.
- (2) Risk and uncertainty are same.
- (3) In speculative risk there are chances of profit also.
- (4) Insurance involves small capital investment to cover risk.
- (5) Causa Proxima means nearer cause.

Q.2 Answer in one-two sentences each:

Marks: 5

- (1) Define Insurance
- (2) Life Insurance
- (3) Fire Insurance
- (4) Social Insurance
- (5) Miscellaneous Insurance

Q.3 Answer the following in detail. (ANY 2/3)

Marks: 10

- (1) What is Insurance? Explain the need of Insurance?
- (2) Explain in brief the basic principles of Insurance?
- (3) What is Risk? Explain in brief any 4 types of risk?

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

FYBBI SEM: - 2

Max. Marks: 20.

SUBJECT NAME - LAW

Duration: 40 Min

Q.1.A. Fill in the Blanks: -

(2 ½ Marks)

- (1) Law in India is made by _____ (Public/Government)
- (2) Crime is considered as an offence against _____ (community/individual)
- (3) Industrial law has a _____ and a _____ component (public-private, individual-society)
- (4) The _____ of India is the head of executive union (president/home minister)
- (5) Consideration means _____ (selling/something in return)

Q.1.B. True or false :-

(2 ½ Marks)

- (1) A proposal accepted always becomes a contract
- (2) Tax laws includes Income Tax, Wealth Tax etc
- (3) Public laws deals with those laws in the interests of the public
- (4) Constitution consists of 44 chapters
- (5) Everyone in India should have Right to Education

Q.2. Answer in one-two sentences each: -

(5 marks)

- (1) 3 Branches of Government
- (2) Law
- (3) Habeas Corpus
- (4) Free Consent
- (5) Void Agreement

Q.3. Answer the following in detail. (ANY 2/3)

(10 marks)

- (1) Free Consent and 5 Hurdles to free consent
- (2) Types of Law
- (3) Features of Constitution

REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Business Communication

Date: 06-02-2018

Time: 40 min

Marks: 20

Q.1) (A) Multiple Choice Question:

Marks: 2.5

1. An interview involves _____ communication. **(face-to-face/video)**
2. Mirror image error and _____ error are reverse of each other. **(reprimand/contrast)**
3. Proficiency of an employee is judged through _____ interview **(selection/assessment)**
4. Employees speak frankly and fearlessly in an _____ interview. **(promotion/exit)**
5. _____ interview allows employer to know the problems faced by employees. **(grievance/medical)**

6. Q.1)(B) Match the Columns:

Marks: 2.5

Column A	Column B
1. OPH	a. enables candidates to provide in-depth information
2. SWOT analysis	b. Provides information through transparencies
3. open questions	c. Welcoming the candidate
4. situation related question	d. enable self assessment
5. WASP	e. enables candidates to show their experience

Q.2) Answer in 1-2 sentences

Marks: 5

1. What do you mean by Visual skills
2. What is power point presentation
3. What do you mean by Verbal skills
4. What is Grievance interview
5. What is Pie chart

Q.3) Answer in Brief (Any 2)

Marks: 10

1. Principles of effective presentation
2. Ingredients of group discussion
3. Advantages and Disadvantages of interviews

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

Program: FYBBI

Semester: II

Course : Financial Accounting - II

Date: 06/02/2018

Duration: 40:00 Min.

Max. Marks: 20

Q-1-A) Match the Following.

(2.5)

GROUP A	GROUP B
a) Partly paid shares	1. Not redeemable
b) General Reserve	2. Used to adjust premium on redemption
c) Redemption out of profit	3. CRR = Nominal value of preference shares
d) Security premium	4. Used for creation of CRR
e) Equity shares	5. Not redeemable

Q-1-B) State whether the following statement is true or false.

(2.5)

- a) The transfer to capital redemption reserve is optional to the company.
- b) The preference shares can be redeemed at the convenience of the company.
- c) Security premium can be debited for transfer to capital redemption reserve.
- d) Company can issue irredeemable preference shares.
- e) Premium on redemption of preference share is adjusted out of profits.

Q-2) Solve the following

(15)

- a) KD Ltd redeemed 16,000, 11.5% preference shares of ₹ 100 each at 10% premium. The company issued 6000 equity shares of ₹ 100 at par for redemption of preference shares. The company has general reserve of ₹ 15,00,000.
Pass journal entries. (7)
- b) ABC Ltd. Decides to redeem 13,000 preference shares of ₹ 10 each at 10% premium. It has a general reserve of ₹ 90,000, and a balance in security premium account of ₹ 3,000. Calculate the minimum number of equity shares of ₹ 10 each to be issued by the company for the purpose of redemption, in case of the following options;
 - i) at par
 - ii) at a premium of 25% (8)

REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Organizational Behaviour

Date:07/02/2018

Time: 40 min

Marks: 20

Q.1) (A) Multiple Choice Question:

Marks: 2.5

1. _____ Model aims at satisfying the higher level needs of the employees.
(Autocratic/Custodian)
2. The study of people in relation to their social environment or culture is called _____.
(Sociology/ Psychology)
3. According to Herzberg's theory when _____ factors are adequate, people will not be dissatisfied. (Motivators/ intrinsic)
4. Profit-Sharing is an incentive system in which some portion of the organization's profit is distributed among the _____. (Shareholders/ Employees)
5. Theory Y believe that people are _____. (Hardworking/ Lazy)

Q.1) (B) Match the Columns:

Marks: 2.5

Column A	Column B
1. Herzberg	a. Internal motivation
2. McGregor	b. Hygiene
3. Vrooms	c. Theory X
4. Alderfer	d. Expectancy Theory
5. Intrinsic motivation	e. Growth needs

Q.2) Answer in 1-2 sentences

Marks: 5

1. Motivation
2. Theory X
3. Any one technique of motivation
4. Define Organizational Behaviour
5. Any one limitation of Organizational Behaviour

Q.3) Answer in Brief (Any 2)

Marks: 10

1. Describe ERG Theory of Motivation.
2. Describe Maslow's Theory of Motivation
3. Explain OB. State the goals of Organizational Behaviour.

REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Quantitative Methods

Date: 07/02/2018

Time: 40 mins

Marks: 20

Q.1 (A) Fill in the blanks:

Marks: 2.5

1. A matrix of order $1 \times n$ is called a _____ matrix
A) row B) column
2. If two matrices have the same number of rows and the same number of columns then they are called _____.
A) equal. B) conformable
3. If A and B are both square matrices of order n then the statement $A \times B = B \times A$ is _____.
A) always true B) sometimes true
4. A square matrix whose determinant is zero is called a _____ matrix.
A) singular B) zero
5. For two matrices A and B of the same order the statement $A+B = B+A$ _____.
A) Will be always false B) will be always true

Q.1 (B) State whether the following statement are True or False:

Marks: 2.5

1. The sum of two identity matrices is an identity matrix.
2. The difference of two Identity matrices is an identity matrix.
3. The sum of two null matrices is a null matrix.
4. The difference of two Identity matrices is a null matrix.
5. If A and B are two square matrices of order n then the products $A \times B$ and $B \times A$ are of order n.

Q2) Answer in 1-2 sentences

Marks: 5

1. Define matrix.
2. Define determinant.
3. Define identity matrix.
4. What is inverse of a non singular matrix.
5. Define column matrix.

Q3) Solve the following: (Any 2)

Marks: 10

1. If $A = \begin{bmatrix} 9 & 1 \\ 4 & 3 \end{bmatrix}$ and $B = \begin{bmatrix} 1 & 5 \\ 7 & 13 \end{bmatrix}$ find the matrix such that $3A+5B+2X=0$.
2. Expand the following determinants to find value.

$$\begin{vmatrix} 1 & 3 & 5 \\ 2 & 1 & 4 \\ 6 & 2 & 3 \end{vmatrix}$$

3. Find the inverse, its exist of the following matrix.

$$\begin{bmatrix} 5 & 6 \\ 3 & 4 \end{bmatrix}$$

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

SEMESTER: - II (FYBBI)

Subject: P&PBI

Date: 05/02/2018

Time: 40 min

Marks: 20

Q.1 (A) Match the following: -

Marks: 2.5

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REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

FYBBI SEM: - 2

Max. Marks: 20.

SUBJECT NAME - LAW

Duration: 40 Min

Q.1.A. Fill in the Blanks: -

(2 ½ Marks)

- (1) Law in India is made by _____ (Public/Government)
- (2) Crime is considered as an offence against _____ (community/individual)
- (3) Industrial law has a _____ and a _____ component (public-private, individual-society)
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Q.1.B. True or false :-

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- (1) A proposal accepted always becomes a contract
- (2) Tax laws includes Income Tax, Wealth Tax etc
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- (5) Everyone in India should have Right to Education

Q.2. Answer in one-two sentences each: -

(5 marks)

- (1) 3 Branches of Government
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REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Business Communication

Date: 06-02-2018

Time: 40 min

Marks: 20

Q.1) (A) Multiple Choice Question:

Marks: 2.5

1. An interview involves _____ communication. **(face-to-face/video)**
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Marks: 5

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Marks: 10

1. Principles of effective presentation
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3. Advantages and Disadvantages of interviews

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

Program: FYBBI

Semester: II

Course : Financial Accounting - II

Date: 06/02/2018

Duration: 40:00 Min.

Max. Marks: 20

Q-1-A) Match the Following.

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b) General Reserve	2. Used to adjust premium on redemption
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d) Security premium	4. Used for creation of CRR
e) Equity shares	5. Not redeemable

Q-1-B) State whether the following statement is true or false.

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REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Organizational Behaviour

Date:07/02/2018

Time: 40 min

Marks: 20

Q.1) (A) Multiple Choice Question:

Marks: 2.5

1. _____ Model aims at satisfying the higher level needs of the employees.
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Q.3) Answer in Brief (Any 2)

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REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Quantitative Methods

Date: 07/02/2018

Time: 40 mins

Marks: 20

Q.1 (A) Fill in the blanks:

Marks: 2.5

1. A matrix of order $1 \times n$ is called a _____ matrix
A) row B) column
2. If two matrices have the same number of rows and the same number of columns then they are called _____.
A) equal. B) conformable
3. If A and B are both square matrices of order n then the statement $A \times B = B \times A$ is _____.
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Marks: 5

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REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

SEMESTER: - II (FYBBI)

Subject: P&PBI

Date: 05/02/2018

Time: 40 min

Marks: 20

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REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

FYBBI SEM: - 2

Max. Marks: 20.

SUBJECT NAME - LAW

Duration: 40 Min

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REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Business Communication

Date: 06-02-2018

Time: 40 min

Marks: 20

Q.1) (A) Multiple Choice Question:

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Program: FYBBI

Semester: II

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Date: 06/02/2018

Duration: 40:00 Min.

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INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Organizational Behaviour

Date:07/02/2018

Time: 40 min

Marks: 20

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SEMESTER: II (FYBBI)

Subject: Quantitative Methods

Date: 07/02/2018

Time: 40 mins

Marks: 20

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Marks: 10

1. If $A = \begin{bmatrix} 9 & 1 \\ 4 & 3 \end{bmatrix}$ and $B = \begin{bmatrix} 1 & 5 \\ 7 & 13 \end{bmatrix}$ find the matrix such that $3A+5B+2X=0$.
2. Expand the following determinants to find value.

$$\begin{vmatrix} 1 & 3 & 5 \\ 2 & 1 & 4 \\ 6 & 2 & 3 \end{vmatrix}$$

3. Find the inverse, its exist of the following matrix.

$$\begin{bmatrix} 5 & 6 \\ 3 & 4 \end{bmatrix}$$

Time: 2.30 Hrs

Marks : 75

Note.

1. All questions are compulsory having internal choice.
2. Figures to right indicate marks.
3. Use of simple calculator is allowed.

Q. 1 A) Fill in the blanks (any 8 out of 10)

(08)

1. Wages account is _____ account. (Real, Nominal)
2. Cash account is _____ account. (Real, Nominal)
3. Small expenses of daily routine business are recorded in _____ a/c. (Petty cash, Cash)
4. _____ is the official body in India that issues accounting standard from time to time. (ICAI, ICSI)
5. Repainting of a building is _____ expenditure. (Revenue, Capital)
6. In hire purchase, the title of the goods remains with the _____. (Hire Vendor, Hire Purchaser)
7. _____ means gradual and permanent fall in value of fixed assets. (Depreciation, Loss on goods by fire)
8. Goodwill is _____ asset. (Intangible, Tangible)
9. Carriage inward is debited in _____ A/c in Final Account of Manufacturing Concern. (Manufacturing, Trading)
10. Prepaid Expenses are shown in _____ side of balancesheet (Asset, Liabilities)

B) Rewrite the following statement and state whether true or false. (Any 7 out of 10)

(07)

1. Cash received on sale of old furniture is capital receipt.
2. Deferred revenue expenditure defers more than a year.
3. Credit transactions are not entered in cash book.
4. Accounting standard -1 deals with disclosure of accounting policies.
5. Accounting standard -9 deals with revenue recognition.
6. GAAP stands for Generally Accepted Accounting Principles.
7. FIFO method assumes that the latest items are in stock.
8. In FIFO method stock is valued at oldest rate.
9. In hire purchase, depreciation on asset is charged by hire purchaser.
10. Full cash price method is also known as Asset Accrual Method.

Q.2 A) Journalize the following transactions:

(15)

March'2018

- 1 Ramesh invested in business Rs 15,000.
- 2 Opened an account with the Bank of India by depositing cash Rs. 11,000.
- 3 Purchased goods for cash Rs 1,500.
- 5 Purchased Machinery for cash Rs 30,000.
- 7 Purchase goods from M/s Chandu Brothers Rs 3,000.
- 9 Total Sales amounted to Rs 15,000 of which cash sales is Rs 2,000.
- 12 Withdrawn cash for personal use Rs 1,000.
- 14 Received cash on account from Ms. Raj Rs 1,800.
- 16 Paid cash to M/s Chandu Brothers Rs 1,500.
- 19 Rent paid Rs 500 and a commission received from Mr. Rajesh Rs 2,500
- 25 Goods sent to Ms. Raj for Rs 2,000
- 30 Office salaries paid through bank Mr. B Rs 1,000 Mr. C Rs 1,000. Mr. D Rs 1,000

OR

Paper / Subject Code: 81301 / Financial Accounting-I

Insurance	4,000	
Rent, Rates and Taxes (50 % Factory)	25,000	
Postage and Telegrams	2,800	
Tea and Tiffin	1,600	
Travelling and Conveyance (25% Factory)	5,000	
Carriage outward	2,600	
Machinery	40,000	
Furniture (40% Factory)	5,000	
Debtors	70,000	
Creditors		50,000
Total	6,00,000	6,00,000

1. Provide 10 % depreciation on Machinery and Furniture.
2. Closing stock of Raw material, Work-in-progress and Finished Goods were Rs.40,000; Rs.12,000 and 8,000 respectively.
3. Provide 5 % reserve for doubtful debt.
4. Salary outstanding Rs.2,400 and insurance was prepaid by Rs.600.

OR

B) From the following Trial Balance of Shri Kamal, Prepare manufacturing account, trading account and profit & loss account for the year ended 31st December 2018 and Balance sheet as on that date: (15)

Particulars	Amount	Particulars	Amount
Drawings	50,000	Capital	4,64,000
Patents	40,000	Sundry Creditors	1,25,000
Plant & Machinery	2,00,000	Debentures	75,000
Land & Building	1,20,000	Reserve for bad debts	6,000
Cash & Bank Balances	37,000	Sales	3,24,000
Sundry Debtors	59,000	Discounts received	4,000
Trade Marks	9,000	Return outward	2,000
Salary to Manager	16,000		
Purchase of raw material	1,50,000		
Opening stocks			
- Raw material	35,000		
- Semi-finished goods	60,000		
- Finished goods	90,000		
Carriage inward	10,000		
Wages & Salaries	75,000		
Factory expenses	12,000		
Factory rent	10,000		
Office expenses	8,000		
Stationary	7,500		
Discounts Given	5,500		
Bad debts	6,000		
Total	10,00,000	Total	10,00,000

1. On 31st December 2018 stocks were as follows:
Raw material Rs 55,000; Semi-finished goods Rs 75,000; Finished goods Rs 95,000.
2. Stationary expense outstanding Rs 1500 and factory rent was prepaid Rs 2000.
3. Increase Reserve bad debts by Rs 5000.
4. Interest on debenture is still unpaid Rs 1200
5. Write off trade marks by 33 1/3% p.a.

FYBBI
10/12/12

FYBBI SEM-1 2017

(2 ½ Hours)

[Total Marks: 75]

- N.B : (1) All questions are compulsory.
 (2) Figures to the right indicate full marks.
 (3) Draw neat diagram wherever necessary.

1. (A) State whether following statements are true or false. (Any Eight) 8
- (1) An equation is true only for a specific value.
 - (2) A variable is an identity whose quantity can change over a specified time period.
 - (3) Demand curve always slopes upward.
 - (4) Geometric method measures the elasticity of demand at a point on the demand curve.
 - (5) The concept of iso-quants is used to explain the expansion path.
 - (6) Economies of scale help to reduce the cost of production.
 - (7) A monopoly firm and industry are identical.
 - (8) A firm under perfect competition incurs heavy selling cost.
 - (9) Under marginal cost pricing, prices are determined on the basis of fixed cost only.
 - (10) Today firms produce a variety of products rather than a single product.

(b) Match the following (Any seven) 7

Group 'A'		Group 'B'	
1.	Slope	a.	$Q = f(p)$
2.	Graphs	b.	P X Q
3.	Demand function	c.	Next best alternative use
4.	TR	d.	Few sellers
5.	Law of returns to scale	e.	Refers to change in one variable due to change in other variable
6.	Opportunity cost	f.	OPEC
7.	Oligopoly	g.	Monopoly
8.	Cartel	h.	Cost incurred in producing an additional units of output
9.	Discriminating pricing	i.	long-run production
10.	Marginal cost	j.	show the pictorial presentation and the relationship between two variables

2. (A) Explain the nature of demand curve under perfect competition. 8
 (B) Discuss the types of cross elasticity of demand. 7

OR

[Time: 2 ½ Hours]

[Marks:75]

Please check whether you have got the right question paper.

- N.B:
1. All questions carry equal marks.
 2. Figures to the right indicate marks.
 3. Graphs to be supplied on request.

I. (A) Choose the correct answer. (Any 8)

08

1. If the frequency of a class is divided by the total frequency, we get _____ frequency.
 - a) Percentage
 - b) relative
 - c) cumulative
2. Geometric mean of 4 and 9 is _____.
 - a) 4
 - b) 5
 - c) 6
3. If standard deviation of the given distribution is 2, then its variance is _____.
 - a) 2
 - b) 3
 - c) 4
4. If two variables move in the same direction, there is _____ correlation between them.
 - a) positive
 - b) negative
 - c) zero
5. We use regret table for _____ criterion.
 - a) maximax
 - b) maximin
 - c) minimax
6. When the index number is calculated for more than one commodities, it is called _____ index number.
 - a) simple
 - b) value
 - c) composite
7. For calculating the surrender value the duration of the policy is taken as the _____ between the date of surrender and the date of commencement.
 - a) sum
 - b) difference
 - c) product
8. There are _____ regression coefficients.
 - a) 1
 - b) 2
 - c) 3
9. If the probability of an event is 0.3, the probability of its complementary event is _____.
 - a) 0.7
 - b) 0.6
 - c) 0.5
10. Range is determined only by _____ points in a set.
 - a) 2
 - b) 3
 - c) 4

I. (B) State whether the following statements are true or false (Any 7)

07

1. Quartiles cannot be located graphically.
2. The arithmetic mean of 4 and 6 is 5.
3. Range is difficult to calculate.
4. Supply and price of any commodity are positively correlated.
5. If A and B are independent events, then probability of $A \cap B$ is always zero.
6. In a series of index numbers, base year can be changed.
7. No insurance policy can be revived after it has lapsed.
8. Median can be calculated for descriptive data.
9. The circles in a decision tree represent various states of nature.
10. Deciles can be located using histogram.

Q.4 (A) Find the quartile deviation for the following data:

08

Length of life in hours	500-700	700-900	900-1100	1100-1300	1300-1500
No. of bulbs	5	15	22	10	8

(B) An endowment policy of Rs.2, 00,000 for 24 years is taken by Mr. Ajay Wadhvani for a monthly mode of payment. The tabulated rate of annual premium is Rs. 50 per thousand on which 5% extra addition for monthly mode of payment is done. The company offers Rs. 2 per thousand rebate for policies if the sum assured is Rs.50,000 and above. Find the monthly premium. 07

OR

(C) Find Laspeyre's, Paasche's, and Fisher's index number from the following data:

08

Commodity	Price in Rs.		Quantity	
	Base year	Current year	Base year	Current year
A	5	7	40	45
B	6	8	60	55
C	4	6	50	60
D	10	12	70	60
E	9	10	70	70

(D) Find standard deviation for the following data giving the production of a commodity by 250 workers of day shift in a factory. 07

Production in units	100-110	110-120	120-130	130-140	140-150
No. of workers	10	50	100	80	10

Q.5 (A) State the properties of normal distribution.

08

(B) Explain the terms 'Paid – up value' and 'surrender value' in insurance.

07

OR

Q.5 (C) Write short notes on : (any 3)

15

- 1) Demerits of median
- 2) Merits of mean deviation
- 3) Properties of correlation coefficient
- 4) Consumer price index number for agricultural laborers
- 5) Properties of arithmetic mean.

- N. B.: (1) **All** questions are **compulsory**.
 (2) Make **suitable assumptions** wherever necessary and **state the assumptions** made.
 (3) Answers to the **same question** must be **written together**.
 (4) Numbers to the **right** indicate **marks**.
 (5) Draw **neat labeled diagrams** wherever **necessary**.
 (6) Use of **Non-programmable** calculators is **allowed**.

1. **Attempt any three of the following:** 15
 - a. Discuss the seven Cs of effective communication.
 - b. What is conferencing? Explain different types of conferencing.
 - c. Explain the stages in developing relationships through interpersonal communication.
 - d. Discuss Dysfluency and Tempo/Pacing, the sub-categories of paralanguage.
 - e. What is the role of proxemics in non-verbal communication? Explain.
 - f. Distinguish between the attributes of high context and low context cultures.

2. **Attempt any three of the following:** 15
 - a. Explain the five main stages of writing business messages.
 - b. Discuss the different strategies for writing the body of a business letter.
 - c. What are different types of audience? Discuss the factors required for audience analysis.
 - d. State and explain the steps in writing a routine business report.
 - e. List and explain the ten resume mistakes that must be avoided.
 - f. Explain the different barriers that create listening barriers.

3. **Attempt any three of the following:** 15
 - a. What are the purposes of a conference? Explain the different points to be considered for effectively conducting a conference.
 - b. Enumerate the different steps involved in a Group Discussion. Discuss the critical success factors in a group discussion.
 - c. What is team briefing? How can it be made effective?
 - d. What is marketing communication? How does it work?
 - e. State and explain the activities involved in branding a project.
 - f. What is financial communication? What are its constituents? Explain.

4. **Attempt any three of the following:** 15
 - a. What is corporate citizenship and social responsibility? How does CSR fit with PR?
 - b. How can advertisements be planned for better results?
 - c. What are different approaches to effective negotiation? Explain the six steps of negotiations.
 - d. Explain the different ethical perspectives in communication.
 - e. Explain the rules of grammar that would be helpful in business communication.
 - f. Explain the functions performed by comma.

5. **Attempt any three of the following:** 15
 - a. What is mind-map? How is it useful in presentations? Explain. What should be included in the conclusion of a presentation?
 - b. How can presentations be made more effective?
 - c. Discuss the success factors in business presentation.
 - d. What are the different type of graphics used in presentations? Explain.
 - e. Why use of font, colour and layout is important in the impress stage of presentation?
 - f. Explain concept map with an example.

FBI
3/12/18

Paper / Subject Code: 81303 / Environmental & Management of Financial Services.

Time: 2:30 Hours

Marks: 75

Q1.a) **Fill in the Blanks:- (Any 8 out of 10)** 8 Marks

- i. _____ is a regulatory financial institution for stock exchange. (RBI, SEBI, IRDA)
- ii. The following is not the method to measure the interest rate risk _____. (Gap Analysis, Duration Analysis, Market risk)
- iii. IMF stands for _____. (Indian Monetary Fund, Insurance Marketing Firm, International Monetary Fund)
- iv. Insurance is a _____ form of distributing a certain risk over a group of persons who are exposed to it. (Mutual, Social, Cooperative)
- v. _____ Insurance forms the lifeline of several commerce and trade activities. (Medical, General, Marine)
- vi. Liquidity Risk is a type of _____. (Market Risk, Credit Risk, Legal Risk)
- vii. Insurance is a protection against _____ loss arising on the happening of an unexpected events. (Financial, Political, Economical)
- viii. The SLR cannot be less than _____ % of the demand and time liabilities of a bank. (20%, 25%, 30%)
- ix. _____ provides long term finance to industries (NABARD, IDBI, EXIM Bank)
- x. Banking Regulation Act was passed in _____. (1947, 1949, 1953)

Q1b.) **Match the Column: - (Any 7 out of 10)** 7 Marks

A	B
ICICI	Monetary Policy Function
Recurring a/c	Insurance through Bank
National Insurance Company	Liability of the bank
Bancassurance	Deposit of Fixed amount at regular interval
Pillar III	1991
Corporate Banking	Kolkata
LIC	1955
Time Deposit	Market Discipline
ALM Guidelines by RBI	Public Company
Reserve Bank of India	SME Finance

Sub I
20/10/2018

[2½ Hours]

[Total Marks : 75]

Please check whether you have got the right question paper.

- N.B:
1. All questions are compulsory.
 2. Figures to the right indicate full marks.

1. A) Fill in the blanks choosing the correct alternatives (any 8) : (08)

- 1) Management is _____.
(doing the work, getting the work done, getting updated)
- 2) Traditional management is based on old _____.
(records, customs, policies)
- 3) C. K. Prahalad is best known for _____.
(MBO, strategic intent, marketing research)
- 4) Controlling measures _____ performance.
(actual, expected, calculated)
- 5) Know Your Customer (KYC) is a part of _____ risk.
(technical, operational, physical)
- 6) Co-ordination is the _____ of management.
(tradition, essence, policy)
- 7) Grouping of activities is called _____.
(departmentation, decentralization, management)
- 8) Delegation _____ burden on the superior.
(reduces, increases, balances)
- 9) _____ has gained lot of importance in banks.
(home delivery, customer services, financial planning)
- 10) _____ is useful for small business.
(centralization, decentralization, power)

B) State whether the following statements are true or false (any 7) : (07)

- a) Management uses scientific methods.
- b) Six Sigma is designed to meet customer needs.
- c) TQM does not link quality and productivity.
- d) Motivation reduces accidents.
- e) Direction is the action element in business.
- f) Fundament risks are beyond the control of individuals.
- g) Banks consider self-control to be the best.
- h) Formal organization is unwritten.

[Time: 2:30 Hours]

[Marks:75]

Please check whether you have got the right question paper.
N.B : All questions are compulsory.

Q.1

A) Fill in the blanks (Any eight)

08

- 1) Father of Principles of Management is -----
 - a) Henry Fayol
 - b) F.W.Taylor
 - c) Peter Drucker
 - d) F. Washington
- 2) Management principles are -----
 - a) Applicable to commercial organization only
 - b) Universally applicable
 - c) Not relevant
 - d) Not practical
- 3) Planning is ----- process.
 - a) Rigid
 - b) Mechanical
 - c) Mental
 - d) Virtual
- 4) Contemporary management is -----
 - a) Crisis
 - b) Conservative
 - c) Progressive
 - d) Engineering
- 5) ----- started his career serving the ICICI bank in the finance division project.
 - a) Dr. C.K. Pralhad
 - b) Mr. K.V. Kamath
 - c) Mr. Azim Premji
 - d) Mr. Anil Ambani
- 6) Committee organization facilitates ----- judgement.
 - a) Individual
 - b) Group
 - c) Rigid
 - d) Any time
- 7) Formal organization are -----
 - a) Static
 - b) Non performing
 - c) Delegated
 - d) Created

Q.P. Code : 22503

- Q.4 a) Distinguish between Formal and Informal organization. 08
b) Explain the contributions of JRD Tata in Indian industries. 07
OR
c) Discuss the types of structure followed by banks 08
d) Write briefly about Federal Reserve Bank and its president 07
- Q.5 Write short notes on the following (Any three) 15
1) Contemporary management
2) Motivating bank employees
3) Chanda Kochhar
4) Directing
5) Management as a process

fy BBI
SEM I

Q.P. Code : 00326

[Time: 2½ Hours]

[Marks:75]

Please check whether you have got the right question paper.

- N.B:
1. Question.No.1 is compulsory.
 2. Q.2 to Q.5 having internal options.
 3. Figure to right indicate full marks.
 4. State your assumptions clearly.

Q.1 a) Multiple choice questions (any eight).

(08)

- 1) _____ is a bound book of all accounts.
a) subsidiary Book b) Trial Balance c) Journal d) Ledger
- 2) Small expenses of daily routine business are recorded in _____.
a) Pass book b) Petty Cash book c) Debit note d) purchase book
- 3) _____ Concept a basic idea that business is separate from the owner.
a) Dual aspect b) Materiality c) Entity d) Going concern
- 4) Cash Sales are recorded in _____ book.
a) Sales book b) Cash book c) Journal Proper d) Sales Return book
- 5) Accounting Standard 2 deals with _____.
a) Valuation of inventories b) Income recognition c) Depreciation d) Fixed assets
- 6) In Hire purchase system, the title to the goods remains with the _____ till the last instalment.
a) Vendor b) Purchaser c) Bank d) None of above
- 7) Debit note is prepared in _____ book.
a) Purchase b) Purchase return c) Sales d) Sales Return
- 8) Under _____ the earliest purchases are issued for production.
a) LIFO b) FIFO c) WAM d) WDV
- 9) A person is considered as insolvent when his liabilities are _____ than his assets.
a) More b) Equal c) Less d) Too less
- 10) _____ is the official body in India that issue accounting standards from time to time.
a) ICAI b) RBI c) SEBI d) ISO

b) Match the following (any seven).

(07)

Column A	Column B
1. Personal Account	a. Depreciation of Accounting
2. Nominal Account	b. Overdraft
3. Real Account	c. Machinery
4. Credit balance in Cash Book	d. Continuation of business
5. Purchase Returns	e. Returns Inward
6. Matching concept	f. Returns outward
7. Sales Returns	g. Cost match with revenue
8. AS-01	h. Disclosure of all policies
9. AS-06	i. Commission
10. Going Concern Concept	j. Bank of Baroda

Q.P. Code : 00326

- Q.3 On 1st April, 2011 SFD & Co. Purchased a Projector from HMT Co on Hire purchase. The Cash Price of the projector was Rs. 2,50,000. The payment was to be made of Rs.50,000 on the date of agreement and the balance in 4 annual instalments of Rs. 50,000 plus interest at 5 percent per annum. Depreciation @ 10% p.a is to be written off on W.D.V Basis (15)
- You are required to prepare,
- A statement showing calculation of interest
 - Projector Account
 - Vendor company's account

OR

- Q.3 From the following information relating to Product M, Value closing stock on 31-12-2012 applying (15)
- a. FIFO b. Weighted Average Method**

Stock (kgs) on 01-12-2012 5000 units @ Rs.14

Purchases (kgs)

18-12-2012 --- 4200 units @ Rs.13

22-12-2012 --- 3800 units @ Rs.9

Sales (kgs)

07-12-2012 --- 1200 units

16-12-2012 --- 2600 units

19-12-2012 --- 1800 units

30-12-2012 --- 3400 units

31-12-2012 --- 200 units

- Q.4 a) Prepare Manufacturing Account for the year ended 31st March 2015. (07)

	Amt
Purchase of materials	2,20,000
Freight On Purchases of raw material	500
Direct wages	50,000
Factory rent	7,500
Factory power	8,500
Return Inward	25,000
Return Outward	20,000
Sales	5,75,000
Depreciation on Plant	11,500
Depreciation on Delivery van	7250
Royalties paid on Production	350
Stock of Raw material as on 1 st April 2014	54,000
Work in progress as on 1 st April 2014	57,000
Stock of Raw materials as on 31 st March 2014	46,000
Work in progress as on 31 st March 2015	23,000

Q.P. Code : 00326

Adjustment:

1. Closing Stock was
Raw Materials Rs.16,000;
Finished Goods Rs.20,000
WIP Rs.8,000.
2. Outstanding Direct Wages at the end were Rs.2,000.
3. Other Direct Expenses were prepaid to the extent of Rs.1,000.
4. Depreciate machinery @ 10%p.a.
5. Maintain provision for bad debts @5% of Sundry Debtors.

- Q.5 a) Define the term 'Accounting' and explain the Principles of accounting. (08)
b) Distinguish between Capital Expenditure and Revenue Expenditure. (07)

OR

- Q.5. **Write Short Note (Any three).** (15)
1. Sales Return Book
 2. IFRS
 3. Accounting Standard-10
 4. Revenue Receipts
 5. Internal Voucher

fyjobi
SRMT

Qualitative Maths-I

Q.P. Code :00070

[Time: $2\frac{1}{2}$ Hours]

[Marks:75]

- N.B:**
1. Figures to the right indicate marks
 2. Graphs to be provided wherever needed.

Q.1 (A) Choose the correct answers: (any 8)

8

- 1) If A and \bar{A} are complementary events then $P(\bar{A}) =$ -----
(a) $1+p(A)$ (b) $-P(A)$ (c) $1-P(A)$
- 2) We use regret table for calculating -----
(a) EOL (b) EMV (c) Maxim ax
- 3) The formula for Laspeyre's index number is $L_{01} =$ -----x 100
(a) $\frac{\sum p_1 q_0}{\sum p_1 q_1}$ (b) $\frac{\sum p_1 q_0}{\sum p_0 q_0}$ (c) $\frac{\sum p_1 q_1}{\sum p_0 q_1}$
- 4) Cost of Living Index numbers is also known as -----Index Number
(a) Value (b) Consumer's Price (c) Wholesale
- 5) The difference between the upper limit and lower limit of a class is called ----- of class
(a) Class mark (b) Class width (c) none of these
- 6) Mode is ----- value
(a) Least frequent (b) Middle most (c) Most frequent
- 7) If variance of a data is 4, then its standard deviation is -----
(a) 2 (b) 4 (c) 5
- 8) The correlation coefficient is unaffected by change of -----
(a) origin (b) Scale (c) origin & scale
- 9) Coefficient of correlation lies between -----
(a) -1 and +1 (b) -2 and +2 (c) 0 and 1.
- 10) Range is determined only by ----- points in a data set.
(a) Two (b) Three (c) One

Q.1 (B) State whether True or False : (any 7)

7

- 1 Mean deviation is a relative measure of dispersion.
- 2 Variance is always positive.
- 3 Probability of an event cannot be zero
- 4 The algebraic sum of the deviation of a frequency distribution from its mean is always zero.
- 5 There can be more than one modal value in a frequency distribution.
- 6 Frequency density of a class interval = $\frac{\text{class frequency}}{\text{width of class}}$
- 7 Diagrams & graphs are pictorial representation of tabular data which is easily understood by a common man
- 8 Index number for the base year is always 100.
- 9 If an insurance premium is not paid within the grace period, the policy lapses
- 10 The tabulated rate of annual premium is calculated per Rs. 10,000.

Q.P. Code :00070

Q.2 (A) Calculate Quartile deviation. 7

Weekly wages:	0 - 20	20 - 30	30 - 40	40 - 50	50 - 100
No. of Workers:	40	39	39	30	45

(B) Calculate the standard deviation of the height of 8 children. 8

Height in cm - 90, 94, 95, 97, 100, 103, 105, 108

OR

(C) Calculate co-efficient of correlation between Index of demand and Index of price. 7

Index of demand	101	108	105	107	109
Index of price	117	98	102	118	110

(D) Calculate co-efficient of rank correlation between marks in Mathematics and marks in English: 8

Marks in English	40	45	65	60	50	55
Marks in Mathematics	90	70	80	50	60	75

Q.3 Solve:

(A) A bag contains 7 white balls, 5 black balls and 4 red balls. If two balls are drawn at random from the bag, find the probability that (i) both the balls are white; (ii) one is black and the other is red. 7

(B) In a Pizza hut the following distribution is found for the daily demand of pizza find the expected daily demand & also the variance. 8

No. of Pizza	5	6	7	8	9	10
Probability	0.07	0.2	0.3	0.3	0.07	0.06

OR

(C) Find index number using weighted average of relative method: 7

Commodities	Price		Quantity Consumed 1980
	1980	1990	
A	3	5	10
B	10	15	2
C	2	4	5

(D) Calculate Laspeyre's and Paasche's index number from the following data for the year 1995 with base 1990. 8

Commodity	Price		Quantity	
	1990	1995	1990	1995
A	10	12	20	22
B	13	13	23	24
C	16	18	20	18
D	20	18	5	6
E	18	20	7	8

Q.P. Code :00070

Q.4 Solve:

(A) Draw less than cumulative frequency curve and find the median for the following data:

7

Age in year	10-14	14-18	18-22	22-26	26-30
No. of Insurance policy holder	10	13	15	30	20

(B) Draw a frequency Polygon and frequency curve for the following distribution:

8

Class-Interval	100-150	150-200	200-250	250-300	300-350	350-400
Frequency	15	22	30	32	20	10

OR

(C) Calculate mode of the following set of data:

7

Class-interval	10-20	20-30	30-40	40-50	50-60	60-70	70-80
Frequency	24	42	56	66	108	130	154

(D) For a person 50 years of age. The tabulated annual premium for an endowment policy for 20 year is Rs.50.70 per thousand. A person wants to buy a policy with sum assured Rs. 3,00,000 and pay premium every month. The company adds extra 5% on the tabulated premium for the monthly payment but offer a reduction of Rs.2 per thousand for a policy with sum assured more than Rs.1,00,000, find the net monthly premium that the person has to pay.

8

Q.5 (A) What is Quartile Deviation? State its merits & demerits

7

(B) Explain types of correlation.

8

OR

Q.5 Write short notes on : (any 3)

15

(A) Merits of Arithmetic mean

(B) Different types of ogives.

(C) Define

i) Probability of an event

ii) Complementary Events

(D) Index Numbers of Agricultural Production

(E) Paid up Value.

FVBSI

Q.P. Code :19660

[Time: $2\frac{1}{2}$ hours]

[Marks: 75]

Please check whether you have got the right question paper.

N.B: All questions are compulsory subject to internal choice.

Q.1 A) Fill in the blanks with correct alternative:- (any 8) (8)

- 1) _____ insurance forms the lifeline of several commerce and trade activities.
(Life, Medical, General, Marine)
- 2) _____ is a financial arrangement that redistributes the cost of unexpected losses.
(Insurance, Bank, Financial Institutions, Financial Marketing)
- 3) The minimum requirement as per Act for CRR is _____
(2%, 3%, 4%, 5%)
- 4) The SLR cannot be less than _____% of the demand and time liabilities of a bank.
(20%, 25%, 30%, 35%)
- 5) Risk control focuses on _____ the risk of loss to which the firm is expected and includes the Techniques of risk avoidance and reduction.
(Maximizing, Minimizing, Equalizing, Nullifying)
- 6) The Indian Banking System is regulated by _____
(RBI Act 1934, Banking Regulations Act 1949, Minister Of Finance, Both RBI Act 1934 and Banking Regulations Act 1949)
- 7) Operational risk is the risk of loss arising from various types of _____
(Human errors, Failed system and procedures in bank, Breakdown in Internal controls, All of these)
- 8) One of the main objectives of ALM is to control _____ risk.
(Liquidity, Market, Business, Interest rate)
- 9) RBI was established in the year _____
(1935, 1930, 1933, 1936)
- 10) The first insurance company was started in India in 1818 at _____
(Kolkata, Chennai, Mumbai, Delhi)

Q.1 B) State whether the following statements are true or false :- (Any 7) (7)

- i) Cheque is not a negotiable instrument.
- ii) RuPay is a Debit card issued by the National Payment Corporation Of India.
- iii) Insurance is viewed as one of the income tax saving device
- iv) Primary objective of cooperative banks is profit marking.
- v) Imperial bank of India is known as RBI today.