

23/09/2019

FYBB) Sem-1

Internal 2019-20

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATIONS (2019-2020)

SEMESTER: I (FYBBI)

Subject: E&MFS

Date: 23/09/2019

Duration: 45 min

Marks: 20 Marks

Q1. Multiple Choice Questions

2.5 marks

1. RBI act was passed in _____ (1934, 1948, 1944, 1956)
2. LIC was established in _____ (1956, 1958, 1967, 1999)
3. The co-operative societies Act was passed in _____ (1990, 1905, 1907, 1904)
4. T-bill are issued for a maximum period of _____ days (364, 365, 360, 275)
5. CC Stands for _____ (Carbon Copy, Cash Credit, Carbon Credit, Cash Copy)

Q2. True or False

2.5 marks

- 1 Banks are inevitable part of the today's society.
- 2 Babylonians had develop a system of banks.
- 3 Banco is an Italian word for bank.
- 4 Bank performs the function of credit creation.
- 5 Insurance is not charity.

Q3 Answer in one to two sentence

5 marks

1. Financial System.
2. Financial Market.
3. Financial Instruments.
4. What do you mean by hire purchase?
5. What do you mean by insurance?

Q4 Answer in brief (Any 2 out of 3)

10 marks

- 1 Define Banking. Explain the Need For Banks.
- 2 What is Insurance? Explain Nature or Characteristics of Insurance.
- 3 What is commercial bank? Explain the functions of Commercial Banks.

**REENA MEHTA COLLEGE OF ARTS ,SCIENCE COMMERCE AND
MANAGEMENT STUDIES
INTERNAL EXAMINATION
FYBBI
QUANTITAVE METHOD 1**

Max. Marks : 20.

Duration: 45 Min

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

(5 Marks)

- i. If the covariance of n pairs of observations is zero, the value of Pearson's coefficient is _____.
a. 1 b. 0 c. -1 d. none of them
- ii. The coefficient of correlation always lies between _____.
a. 0 and 1 b. -1 c. -1 and 1 d. none of them
- iii. The correlation between ages of husband and wives is _____.
a. Positive b. negative c. Zero d. none of them
- iv. If the two regression coefficients are positive ,the value of the correlation coefficient must be _____.
a. Positive b. negative c. Zero d. none of them
- v. If the correlation coefficient is +1 or -1 ,the two regression lines _____.
a. Coincide with each other b. are parallel c. are perpendicular d. None of them

Q.1.B. True or false :-

(5 Marks)

- (i) The method used to derive regression constants of a regression equations is known as Least Squares .
- (ii) The value of correlation coefficient is Arithmetic mean of the two regression coefficients .
- (iii) The correlation between demand of goods and prices is zero.
- (iv) If the value of Pearson's coefficient of correlation is 0.93 ,it can be concluded that there is Perfect negative correlation.
- (v) The value of correlation coefficient is always more than 1.

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

(10 marks)

- (i) Calculate the coefficient of correlation between marks in Economics (x) and marks in Accountancy (y) of a group of 10 students and interpret it.

x	65	54	76	87	80	65	57	60	47	53
Y	34	43	54	45	42	76	55	75	61	72

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**INTERNAL EXAMINATIONS 2019-2020****SEMESTER: I (FYBBI)****Subject: Principles of Management****Date: 25/09/2019****Duration: 45 min****Marks: 20Marks****Q1. Match the Following****2.5 marks**

GROUP "A"	GROUP "B"
1) Management is the art of getting things done through people	1) Leading
2) Management is the art of getting things done through others & with formally organized groups	2) HOD, Branch Managers and Junior Executives
3) Middle level Management	3) Human- money
4) Ability to influence individuals toward achievement of goals	4) M.P Follett
5) Input	5) Harold Koontz

Q2 True or False**2.5 marks**

1. Management is tangible in nature.
2. Management must be rigid in nature.
3. Management is an Art, Science and Commerce.
4. Money is a Financial resource.
5. Management is a very complex job.

Q3 Answer in one to two sentence**5 marks**

1. Planning
2. Organizing
3. Leading
4. Define Management by Henry fayol
5. Controlling

Q4 Answer in brief (Any 2 out of 3)**10 marks**

1. Define Management. Explain process of Management.
2. Explain the levels of Management.
3. Explain Management as a Profession.

**REENA MEHTA COLLEGE OF ARTS, SCIENCE COMMERCE AND
MANAGEMENT STUDIES**

INTERNAL EXAMINATION

FYBBI

SUBJECT NAME: Business Economics I

Max. Marks: 20.

Duration: 45 Min

Q1.A. Fill in the blanks

(2 ½ Marks)

- (1) Economics is a ——science (Social, Political, Geographical)
- (2) The law of demand is illustrated by a demand curve that is ——(Horizontal, vertical, downward sloping).
- (3) A normal good can be defined as one which consumers purchase more of as ——(prices fall, prices rises, both)
- (4) Cross elasticity of demand for complementary goods is ——(negative, positive, zero)
- (5) The ——method uses time series data (trend, end -use, sample survey)

Q.1.B. True or false :-

(2 ½ Marks)

- (1) Demand forecasts are essential to plan future production.
- (2) Unitary elasticity is represented by a demand curve that is a rectangular hyperbola.
- (3) Income elasticity for normal goods is negative.
- (4) All inferior goods are Geffen goods.
- (5) Supply and price are inversely related.

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

(5 marks)

- (1) Marginalism
- (2) Inferior goods
- (3) Income elasticity
- (4) Given the demand equation and supply equation, $Q_{dx} = 100 - 5P_x$ and $Q_{sx} = 55 + 10P_x$, Find the equilibrium price?
- (5) Income effect

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

(10 marks)

- (1) Explain law of demand and important determinants of demand?
- (2) Explain the different degree of price elasticity of demand, with the help of suitable diagrams?
- (3) What is demand forecasting? Discuss the steps to be taken in forecasting demand?

F.Y.BBI/ SEM I/External/Quantitative Method I

Marks:75

Time: 2.30Minutes

Instructions:

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

Q.1 Answer the following questions:

(a) Choose the correct alternative from the following: (Any 8)

(8)

1. Mode is _____
(i) Less frequent value (ii) Middle most value (iii) Most frequent value (iv) None of these
2. Median of 35, 22, 36, 30, and 45 is _____
(i) 45 (ii) 36 (iii) 34 (iv) None of these
3. The value of median and _____ is same.
(i) Q_1 (ii) Q_2 (iii) Q_3 (iv) None of these
4. The value of probability always lies between _____
(i) 0 to 1 (ii) -1 to 0 (iii) -1 to +1 (iv) None of these
5. The price index number _____ measures changes in level of expenditure.
(i) Always (ii) Sometimes (iii) Rarely (iv) None of these
6. The method used to derive regression constants of a regression equation is known as _____
(i) Product movement (ii) Least squares (iii) Moving average (iv) None of these
7. A data collection on numerically measurable characteristics is known as _____
(i) Qualitative data (ii) Quantitative data (iii) Descriptive data (iv) None of these
8. The value index number _____ measures changes in level of consumption of quantity
(i) Always (ii) sometimes (iii) Rarely (iv) Never
9. The following variations occurs due to seasonal changes in the time series _____
(i) Random variations (ii) Cyclical variations (iii) Seasonal variations (iv) None of these
10. Maximum criterion is a decision making under _____
(i) Risk (ii) Uncertainty (iii) certainty (iv) None of these

(b) True or False (Any 7) :

(7)

1. Range is the sum of the largest and the smallest values a data set.
2. The classification of workers according to sex, type and age is two way.
3. Standard deviation is denoted by M.
4. There are 5 components of time series.
5. If correlation coefficient is 1 then the association between the two variables is perfect positive.
6. For a statistical experiment every possible outcomes is called sample.
7. A characteristics which is measured numerically is called qualitative data.
8. When two dice are rolled, probability of getting six as uppermost face on both the dice is $1/36$.
9. The two regression lines intersect each other at the point (0,0).
10. Mean of standard normal distribution is 1.

Q.4. Answer the following questions.

(a) For the following data calculate I_L, I_P, I_F (8)

Commodity	Base year		Current year	
	Price	Quantity	Price	Quantity
A	2	20	3	30
B	4	15	5	20
C	3	40	6	50

(b) From a well - shuffled pack of cards, a card is drawn at random, find the probability that the drawn is
 (i) an ace (ii) a heart card, (iii) a king of hearts. (7)

(OR)

(C) The fair dice are rolled. If X denotes the sum of the numbers appearing on the uppermost faces of the dice, find (i) $P(X > 4)$ (ii) $P(X \geq 10)$ (iii) $P(3 < X < 7)$ (8)

(d) Given the following pay-off table, decide the best decision using the criteria (i) Maximin (ii) Maximax (iii) Laplace. (7)

Pay off table

Course of action	State of nature		
	S_1	S_2	S_3
A_1	25	85	95
A_2	40	0	60
A_3	65	30	55

Q.5 Answer the following questions (Any 3): (15)

- Difference between primary data and secondary data.
- Components of time series.
- Merits and demerits of Arithmetic mean..
- Explain frequency distribution.
- Explain scatter diagram with example.

Time: 2.5Hours

Marks: 75

Date: / /

- Note: 1) Answers to both the sections should be written in the same answer book.
 2) Figures to the right indicate full marks.
 3) Use of simple calculator is allowed.

Q.1 (a) State whether the following statements are True or False. (Any 8) (8 Marks)

1. Profit cannot be calculated properly unless depreciation is provided.
2. Profit on sale of Machinery will appear on the credit side of Machinery A/C.
3. Accounting is useful only to the owner.
4. Capital Work in Progress is treated as Capital Expenditure.
5. Expenses to keep a machine in working condition is Revenue Expenditure.
6. Accounting Standard 9 elaborates Revenue recognition.
7. IFRS stands for International Financial Research Standards.
8. Carriage outwards is Real Account.
9. In Cash Book discount column is never balanced.
10. In Cash transaction party's name is always given.

Q. 1 B) Match the columns and rewrite the following sentences (Any 7 out of 10)(7 Marks)

'A'	'B'
(1) Going Concern	(a) Accounting for Stock
(2) Accrual	(b) Nominal Account
(3) AS 2	(c) Real Account
(4) Commission A/C	(d) All other transaction
(5) State Bank of India A/C	(e) First in First Out
(6) Cash Book	(f) Last in First Out
(7) Journal Proper	(g) Accounting for Principles
(8) AS 1	(h) Accumulation
(9) FIFO	(i) Cash / Bank Receipt and Payment
(10) LIFO	(j) Continuation of Business

Q. 2) State with reasons the nature of following expenses /receipts:- (15 Marks)

- 1) Purchase of 4% Government Securities (Investment) for Rs 80,000.
- 2) Sale of Machinery Rs 2,00,000.
- 3) Preliminary Expenses paid Rs 12,000.
- 4) Import duty paid on purchases of raw material Rs 25,000.
- 5) Received Rs 3,00,000 on the Issue of shares.
- 6) Legal expenses Rs 10,000 paid in connection with purchases of office furniture in office.
- 7) Repairing charges Rs 15,000 paid for keeping the machinery in working condition.

Q. 4) Vinayaka's Trial balance as on 31st March 2014 is as follows: (15 Marks)

Particulars	Dr. Rs	Cr. Rs	Particulars	Dr. Rs	Cr. Rs
Opening Stock			Printing and Stationery	5,200	
-Raw Materials	2,50,000		Bank Charges	2,500	
-Work in progress	80,000		Travelling expenses	10,000	
-Finished Goods	2,20,000		Discount	3,300	
Purchases	2,15,000		Sales Return	11,000	
Buildings	1,50,000		Advertisement	5,500	
Plant and Machinery	3,60,000		Sales		7,80,000
Furniture	40,000		Capital		8,50,000
Trade Mark	30,000		Sundry Creditors		52,000
Wages	83,000		Sundry Debtors	82,500	
Factory Taxes	4,000		Discount		2,500
Motive Power	9,000		Miscellaneous Expenses	5,500	
Factory Insurance	5,000		Bills payable		34,000
Salary to Office staff	11,000		Bills Receivable	16,000	
Office Rent	10,500		Corporation Bank	98,000	
Carriage inward	2,500		Cash on Hand	9,000	
				17,18,500	17,18,500

Adjustments:

- 1) Closing Stock : RS
 Raw Materials 85,000
 Work in progress 30,000
 Finished Goods 2,05,000
- 2) Factory Taxes prepaid Rs 2,000
- 3) Depreciation
 Furniture 10%, Plant and machinery 15%, Trade mark 20%, Building 5%

Please Prepare Manufacturing, Trading and Profit and Loss Account for the financial year 2013 -2014 and Balance sheet as on 31-3-2014.

OR

Q. 4) From the given Trial Balance of Mohan, prepare Manufacturing, Trading and Profit and Loss Account for the year ended 31st December, 2013 and Balance Sheet as at that date.

Adjustment: (15 Marks)

- 1) Closing Stock was Raw Materials Rs 8,000; Finished Goods Rs 10,000 and WIP Rs 4,000.
- 2) Outstanding Direct wages at the end were RS 3,000.
- 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.

FYBBI/SEM-I/Regular/Environment and Management of Financial Services

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Time: 2.5 Hours

Marks: 75

Date: 00/00/2019

Note: 1) Answers to both the sections should be written in the same answer book.
2) Figures to the right indicate full marks.

Q.1.A) Fill in the blanks (Any 8)

(Marks 8)

- 1) In 1969, under a social control program _____ major banks were nationalized. (19, 7, 14)
- 2) A substandard Asset is one which has remained NPA for a period of less than or equal to _____ (12months, 6months, 3months)
- 3) An overdraft facility is offered to _____ holder. (Savings Account, Current Accounts, Recurring Account)
- 4) _____ is a scientific approach to the problem of pure risk in the business of insurance. (Risks identification, Risk control, Risk Management)
- 5) CC stands for _____ (Carbon Copy, Carbon Credit, Cash Credit)
- 6) Banking Regulation Act was passed in the year _____ (1949, 1956, 1934)
- 7) One of the main objective of ALM is to control _____ risk. (Liquidity, Market, Business)
- 8) Reserve bank of India was established in _____ (1935, 1930, 1933)
- 9) _____ is also known as insurance of insurance. (Double Insurance, Reinsurance, Fire Insurance)
- 10) The minimum requirement as per Act for CRR is _____ (2%, 3%, 5%)

Q.1.B) Write the full forms of: - (Any 7)

(Marks 7)

- 1) IDBI.
- 2) IRDA.
- 3) NABARD.
- 4) ALM.
- 5) LIC.
- 6) BSE.
- 7) CRR.
- 8) NSDL.
- 9) PACS.
- 10) NRI.

Q.2. A) What are financial services? Explain in brief fund based financial services.

(Marks 7)

Q.2. B) What is commercial bank? Explain Primary functions of commercial banks.

(Marks 8)

OR

Q.2. C) Explain the Functions of Financial System

(Marks 8)

Q.2. D) What is Insurance? What are the objectives of Insurance?

(Marks 7)

Q.3. A) Explain the primary and secondary functions of Insurance.

(Marks 8)

Q.3. B) Explain Non-funded based activities and services of the banks.

(Marks 7)

OR

Q.3. C) Explain Non-funded based activities and services of the banks.

(Marks 8)

Q.3. D) Explain modes of creating charges on secured loans

(Marks 7)

F.Y.BBI/ SEM I/External/Quantitative Method I

Marks:75

Time: 2.30Minutes

Instructions:

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Q.1 Answer the following questions:

(a) Choose the correct alternative from the following: (Any 8)

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(C) The fair dice are rolled. If X denotes the sum of the numbers appearing on the uppermost faces of the dice, find (i) $P(X > 4)$ (ii) $P(X \geq 10)$ (iii) $P(3 < X < 7)$ (8)

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Q.5 Answer the following questions (Any 3): (15)

- Difference between primary data and secondary data.
- Components of time series.
- Merits and demerits of Arithmetic mean..
- Explain frequency distribution.
- Explain scatter diagram with example.

FYBBI/SEM-1/REGULAR/ATKT/Business Communication-I

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Time: 2.5Hours

Marks: 75

Q.1.A) State whether True or False (Any 8)

(Marks 8)

1. Informal Feedback needs to be given.
2. Reward is a positive feedback
3. An oral warning is a soft warning
4. Vertical Communication consists of upward and downward communication.
5. Communication Gap can be created due to time and distance.
6. Silence always builds walls among people
7. Use a computer for a true propaganda to ensure your individual growth.
8. Take at least few days before responding to your e-mails.
9. The conventional form of resume is appropriate for all types of applicants.
10. Letter of resignation is written only when the employee is discontented with the employer

Q.1.B) Fill in the appropriate option (Any 7)

(Marks 7)

1. The message that get no response is not ____ (Communicated/Tolerated/Conducted)
2. ____ affects the choice of medium. (Cost Factor/Beauty factor/Water Availability)
3. Informal Communication consists of ____ communication (Vertical/Diagonal/Grapevine)
4. Encouraging employees to perform is called ____ (Motivation/Warning/Suggestion)
5. A barrier refers to ____ (An obstacle/ An iron rod/ A gymnast)
6. Silence indicates ____ (respect for the listener/ a play of words/ negation of words)
7. ____ media blurs private/public boundaries (Social/Journalistic/E-mail)
8. ____ scans your incoming emails. (virus protection/hardware/computer).
9. A resume is accompanied by ____ letter (testimonial/appointment/covering)
10. An interoffice memo is also called ____ (resume/memorandum/covering)

Q.2.A) Explain the formal channel of communication.

(8Marks)

Q.2.B) State the different types of feedback.

(7Marks)

OR

Q.2.C) What are the objectives of communication.

(8Marks)

Q.2.D) Explain the advantages and limitations of Oral Communication

(7Marks)

Q.3.C) Explain Surrogate Advertising and Intellectual property

(8Marks)

Q.3.D) Explain the concept of ethics and state its importance in business

(7Marks)

OR

Q.3.C) Guidelines to develop listening skills.

(8Marks)

Q.3.D) Explain the advantages of listening

(7Marks)

Q.4.A) What are the 7C's of communication

(8Marks)

Q.4 B) What are the principles of effective email learning

(7Marks)

OR

Q.4.C) Draft a Letter of Application with Curriculum Vitae for the post of a Principal at SVP College. Use the Semi Block Layout

(10 Marks)

Q.4. D) Mr. Pal has been working as an Assistant Professor for past 5 years in Gandhi College and would now like to resign from his post. Draft a letter of Resignation. Use the Complete Block Layout.

(5 Marks)

Q.5.) Write Short Notes on the following (Any3)

(15Marks)

A) Informal Channel of Communication

B) Space and Proximics

C) Computers

D) Phone Etiquettes

E) SMS Communication

FYBBI/SEM-I/Financial Accounting

Marks: 75

Date: / /

Time: 2.5 Hours

- Note: 1) Answers to all the sections should be written in the same answer book.
 2) Figures to the right indicate full marks.
 3) Simple calculator is allowed.

- Q.1) Whether the following statements are True or False. (Any 8) (4 marks)
1. Depreciation cannot be calculated properly unless depreciation is provided.
 2. Profit on sale of Machinery will appear on the credit side of Machinery A/C.
 3. Accounting is useful only to the owner.
 4. Capital Work in Progress is treated as Capital Expenditure.
 5. Expenses to keep a machine in working condition is Revenue Expenditure.
 6. Accounting Standard 9 elaborates Revenue recognition.
 7. IFRS stands for International Financial Research Standards.
 8. Carriage outwards is Real Account.
 9. In Cash Book discount column is never balanced.
 10. In Cash transaction party's name is always given.

Q.1 B) Match the columns and rewrite the following sentences (Any 7 out of 10)

'A'	'B'
(1) Going Concern	(a) Accounting for Stock
(2) Accrual	(b) Nominal Account
(3) AS 2	(c) Real Account
(4) Commission A/C	(d) All other transaction
(5) State Bank of India A/C	(e) first in First Out
(6) Cash Book	(f) Last in First Out
(7) Journal Proper	(g) Accounting for Principles
(8) AS 1	(h) Accumulation
(9) FIFO	(i) Cash / Bank Receipt and Pay
(10) LIFO	(j) Continuation of Business

Q.2) State with reasons the nature of following expenses/receipts:-

- 1) Purchase of 4% Government Securities (Investment) for Rs 80,000.
- 2) Sale of Machinery Rs 2,00,000.
- 3) Preliminary Expenses paid Rs 12,000.
- 4) Import duty paid on purchases of raw material 000.
- 5) Received Rs 3,00,000 on the Issue of shares.
- 6) Legal expenses Rs 10,000 paid in connection with purchases of office furniture in office.
- 7) Repairing charges Rs 15,000 paid for keeping machinery in working condition.

(15)

Q. 4) Vinayaka's Trial balance as on 31st March 2014 is as follows:

(15 Marks)

Particulars	Dr. Rs	Cr. Rs	Particulars	Dr. Rs	Cr. Rs
Opening Stock			Printing and Stationery	5,200	
-Raw Materials	2,50,000		Bank Charges	2,500	
-Work in progress	80,000		Travelling expenses	10,000	
-Finished Goods	2,20,000		Discount	3,300	
Purchases	2,15,000		Sales Return	11,000	
Buildings	1,50,000		Advertisement	5,500	
Plant and Machinery	3,60,000		Sales		7,80,000
Furniture	40,000		Capital		8,50,000
Trade Mark	30,000		Sundry Creditors		52,000
Wages	83,000		Sundry Debtors	82,500	
Factory Taxes	4,000		Discount		2,500
Motive Power	9,000		Miscellaneous Expenses	5,500	
Factory Insurance	5,000		Bills payable		34,000
Salary to Office staff	11,000		Bills Receivable	16,000	
Office Rent	10,500		Corporation Bank	98,000	
Carriage inward	2,500		Cash on Hand	9,000	
				17,18,500	17,18,500

Adjustments:

- 1) Closing Stock : RS
 - Raw Materials 85,000
 - Work in progress 30,000
 - Finished Goods 2,05,000
- 2) Factory Taxes prepaid Rs 2,000
- 3) Depreciation
 - Furniture 10%, Plant and machinery 15%, Trade mark 20%, Building 5%

Please Prepare Manufacturing, Trading and Profit and Loss Account for the financial year 2013 -2014 and Balance sheet as on 31-3-2014.

OR

Q. 4) From the given Trial Balance of Mohan, prepare Manufacturing, Trading and Profit and Loss Account for the year ended 31st December, 2013 and Balance Sheet as at that date.

(15 Marks)

Adjustment:

- 1) Closing Stock was Raw Materials Rs 8,000; Finished Goods Rs 10,000 and WIP Rs 4,000.
- 2) Outstanding Direct wages at the end were RS 3,000.
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- 4) Depreciate machinery @ 10% p.a.
- 5) Maintain provision for bad debts @ 5% of sundry debtors.

FYBBI/SEM-I/Regular/Environment and Management of Financial Services

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Time: 2.5 Hours

Marks: 75

Date: 00/00/2019

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(Marks 8)

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- 2) A substandard Asset is one which has remained NPA for a period of less than or equal to _____ (12months, 6months, 3months)
- 3) An overdraft facility is offered to _____ holder. (Savings Account, Current Accounts, Recurring Account)
- 4) _____ is a scientific approach to the problem of pure risk in the business of insurance. (Risks identification, Risk control, Risk Management)
- 5) CC stands for _____ (Carbon Copy, Carbon Credit, Cash Credit)
- 6) Banking Regulation Act was passed in the year _____ (1949, 1956, 1934)
- 7) One of the main objective of ALM is to control _____ risk. (Liquidity, Market, Business)
- 8) Reserve bank of India was established in _____ (1935, 1930, 1933)
- 9) _____ is also known as insurance of insurance. (Double Insurance, Reinsurance, Fire Insurance)
- 10) The minimum requirement as per Act for CRR is _____ (2%, 3%, 5%)

Q.1.B) Write the full forms of: - (Any 7)

(Marks 7)

- 1) IDBI.
- 2) IRDA.
- 3) NABARD.
- 4) ALM.
- 5) LIC.
- 6) BSE.
- 7) CRR.
- 8) NSDL.
- 9) PACS.
- 10) NRI.

Q.2. A) What are financial services? Explain in brief fund based financial services.

(Marks 7)

Q.2. B) What is commercial bank? Explain Primary functions of commercial banks.

(Marks 8)

OR

Q.2. C) Explain the Functions of Financial System

(Marks 8)

Q.2. D) What is Insurance? What are the objectives of Insurance?

(Marks 7)

Q.3. A) Explain the primary and secondary functions of Insurance.

(Marks 8)

Q.3. B) Explain Non-funded based activities and services of the banks.

(Marks 7)

OR

Q.3. C) Explain Non-funded based activities and services of the banks.

(Marks 8)

Q.3. D) Explain modes of creating charges on secured loans

(Marks 7)

FYBBI
200

Time: 2.5 Hours

Marks: 75

Note: 1) Answers to both the sections should be written in the same answer book.
2) Figures to the right indicate fullmarks.

Q.1.A) Fill in the blanks (Any 8)

(Marks 8)

- 1) ___ cost are independent of output. (Fixed, variable, economic)
- 2) At the breakevenpoint, the price is equal to ___ cost. (Average, variable, marginal)
- 3) Demand curve of a firm in perfect competition is ___ (horizontal, vertical, downward)
- 4) A monopolist is a price ___ (taker, maker, neither)
- 5) Product sold in monopolistic Competition is ___ (homogeneous, differentiated, inferior)
- 6) Cross elasticity of demand for unrelated goods is ___ (zero, one, positive)
- 7) When TP is maximum, MP is ___ (zero, negative, maximum)
- 8) The combined effect of substitution effect and income effect is ___ (price effect, snob effect, none)
- 9) The ___ method uses time series data. (Trend, end use, Delphi)
- 10) An isoquant has ___ slope (negative, positive, upward)

Q.1.B) True or False (Any 7)

(Marks 7)

- 1) An equation is true only for a specific value.
- 2) Economies of scale help to reduce the cost of production
- 3) Full cost pricing method has certain limitation.
- 4) Regression method forecasts demand accurately.
- 5) Isoquant normally intersect Y axis.
- 6) Supply and price are inversely related.
- 7) Unitary elasticity is represented by a demand curve that is a rectangular hyperbola.
- 8) The expert opinion method generates accurate demand forecast.
- 9) Two Isoquant never intersect each other.
- 10) In the short run, the firm only incur variable cost.

Q.2. A) Explain Supply schedule and change in supply with suitable diagram. (Marks 8)

Q.2. B) Explain the determinants and exception of law of demand?

(Marks 7)

OR

Q.2. C) What is price elasticity? Explain any 2 methods of measurement of price elasticity of demand? (Marks 8)

Q.2. D) write the significance and types of demand forecasts?

(Marks 7)

Q.3. A) Explain the return to scale with suitable diagram.

(Marks 8)

Q.3. B) what is production function? Discuss the types of isoquant?

(Marks 7)

OR

Q.3. C) what is cost function? Explain the relationship between AC and MC? (Marks 8)

Q.3. D) Given TFC as 150/- calculate TC, ATC and AFC from the table

(Marks 7)

Units	1	2	3	4	5	6
TVC	35	60	80	110	160	230

- Q.4. A) explain the external economies and diseconomies of scale? (Marks 8)
Q.4. B) what is perfect competition? Distinguish between Perfect and monopoly market?(Marks 7)

OR

- Q.4. C) Explain the features and sources of monopoly? (Marks 8)
Q.4. D) what is monopolistic competition? Explain the equilibrium condition in long run?(Marks 7)

- Q.5. A) Explain the characteristics of oligopoly? Discuss types of oligopoly? (Marks 8)
Q.5. B) what is price discrimination? Explain degrees of price discrimination? (Marks 7)

OR

- Q.5. Short Notes: (Any 3) (Marks 15)

- M) Assumptions of demand
- N) Cross elasticity of demand
- O) Substitution effect
- P) Breakeven point
- Q) Implicit cost and explicit cost

Time: 2.5Hours

Marks: 75

Date: /11/2019

- Note: 1) Answers to both the sections should be written in the same answer book.
 2) Figures to the right indicate full marks.
 3) Use of simple calculator is allowed.

Q.1 (a) State whether the following statements are True or False. (Any 8) (8 Marks)

1. Recording business transaction in the journal is known as casting.
2. The Cash book is used for recording the credit transaction of the business.
3. Prepaid Expenses is liability.
4. The Balance Sheet is the most important account in the ledger.
5. Nominal A/C is an account of expenses and income, losses and gains.
6. Ledger is book where individual accounts are recorded.
7. Personal A/C is credited when the person gives something to business.
8. The Expenditure incurred on installation of machinery is capital expenditure.
9. Under Weighted Average method, quantity sold from stock purchased first.
10. Wrong balancing of an account will affect the Trial Balance.

Q. 1B) Match the columns and rewrite the following sentences (Any 7 out of 10)(7 Marks)

Column 'A'	Column 'B'
1. AS – 9	a) Quantity comes first sold first
2. Contra Entry	b) Deals with Valuation of Inventory
3. Drawing A/c	c) Net Loss
4. Hire Purchase	d) Full Cash Price Method
5. Debit Balance of Profit and Loss A/C	e) Deals with recognition of revenue
6. Interest A/C	f) Real A/C
7. FIFO	g) One error removes the effect of another error
8. AS – 2	h) Nominal A/c
9. Compensating Errors	i) Appears on both the sides of Cash Book
10. Assets A/C	j) Personal A/C of the Proprietor

Q. 2) State with reasons the nature of following expenses /receipts:- (15 Marks)

- 1) Sold 4% Government Securities (Investment) for Rs 140,000.
- 2) Sale of Goods Rs 40,000.
- 3) Preliminary Expenses paid Rs 42,000.
- 4) Import duty paid on purchases of Computer Equipment Rs 85,000 to be used in the office.
- 5) Received Rs 5,00,000 on the Issue of 5% Debentures.
- 6) Legal expenses Rs 6,000 paid in connection with purchases of raw materials.
- 7) Repairing charges Rs 15,000 paid for keeping the machinery in working condition.

OR

Q. 2) On 1-1-2010 M has purchased a machinery from A and paid Rs 8,000 at the time of delivery. The cash price was Rs 48,000. The balance amount was paid in the following four instalments on the 31st December every year with interest @ 5% on cash price: RS 12,000 on 31-12-2010; Rs 11500 on 31-12-2011; RS 11,000 on 31-12-2012 and Rs 10,500 on 31-12-2013. Machinery was to be depreciated at 10% p.a. on reducing balance method. Prepare Machinery A/c and Vendor's A/c in the books of M. Use Full Cash price (credit purchase) method. (15 Marks)

Q. 3) The stock of material on hand on 1st Dec. 2013 was 1300 units @ rs. 3.50 each. The following purchases and issues took place subsequently use (i) FIFO and (ii) Weighted Average Cost Method. Calculate quantity and value of stock on hand on 31st Dec. 2013. (15 Marks)

Date	Purchases Quantity	Rate per unit
2-12-2013	500 units	4.00
8-12-2013	2000 units	5.50
18-12-2013	400 units	5.00

Date	Issue Quantity
6-12-2013	1500 units
10-12-2013	1300 units
31-12-2013	700 units

OR

Q. 3) Prepare Triple Column Cash book for M/s. Rajesh as on 31-03-2017. (15 Marks)

Date - March	Transaction	Rs.
1	Started business with Cash Rs. 80,000	
3	Purchased goods by Cash	10,000
8	Insurance Premium paid by Cheque	5,000
12	Paid Wages to workers by Cash	20,000
16	Received cash of Rs. 19,500 by sale after discount paid of Rs. 500	
23	Paid into bank	30,000
28	Cheque of Rs. 8500 Paid to Mr. Mahesh in full settlement of Rs. 10,000	
31	Withdraw from bank for personal purpose	5,000

Q.4) From the following Trial Balance of Deep Enterprises, Prepare Manufacturing Account, Trading and profit and loss Account for the year ended 31st December, 2013 and the Balance Sheet as on that date. (15 Marks)

Particulars	RS	Particulars	RS
Drawings	30,000	Capital	5,00,000
Manager's Salary	6,000	Sundry Creditors	1,00,000
Cash in hand	2,000	Loan	80,000
Cash at Bank	35,000	Reserve for Bad Debts	6,000
Sundry Debtors	95,000	Purchases Returns	7,000
Patents	4,000	Sales	2,64,000
Plant and Machinery	1,00,000		
Land and Buildings	2,00,000		
Additions to Buildings	20,000		
Legal charges	5,000		
Purchases of Raw Materials	1,00,000		
Raw Materials(1-1-2013)	40,000		
Work-in-Progress(1-1-2013)	75,000		
Finished Goods(1-1-2013)	95,000		
Carriage Inward	8,000		
Direct Wages	90,000		
Factory Expenses	8,000		
Factory Rent and Rates	10,000		
Office Expenses	5,000		
Printing and Stationery	10,000		
Discount	6,000		
Advertisement	5,000		
Bad Debts	4,000		
Goodwill	4,000		
	9,57,000		9,57,000

Adjustments:

- 1) On 31-12-2013 stocks were valued As: Raw Materials Rs 50,000; Work-in-progress Rs 80,000;and Finished Goods Rs 1,00,000.
- 2) Outstanding Expenses – Advertisement Rs 500
- 3) Prepaid Expenses - Printing and Stationery Rs 300.
- 4) Depreciate: Plant and Machinery at 10% and Patents at 20%.
- 5) Create Reserve for bad debts and doubtful debts at 10%.

OR

Q.4) The Trial Balance Mr. Lakhmichand is as below. Prepare final accounts for the year ended 31-12-2013: (15 Marks)

FYBBI/SEM-I/Financial Accounting

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Debit balance	Rs	Credit Balance	Rs
Cash in hand	1,000	Capital Account	41,860
Machinery	30,000	Sales	1,38,780
Drawings	2,500	R.D.D.	560
Factory, Power and Fuel	450	Sundry creditors	8,800
Office salaries	6,225		
Carrage outwards	500		
Manufacturing wages	9,300		
Furniture and fixture	3,400		
Opening Stock			
-Raw Materials	2,800		
-Work in progress	7,250		
-Finished Goods	4000		
Carrage inwards	1,000		
Rent	4,000		
Sundry debtors	21,600		
Advertisement	775		
Printing & Stationery	1,200		
Factory Insurance	1,280		
Purchases of Raw Material	82,950		
Balance at Bank	8,530		
Discount allowed	610		
Miscellaneous Expenses	630		
	1,90,000		1,90,000

Adjustments:

- 1) Closing : finished goods Rs. 6,500, Raw Materials Rs. 750, Work-in-progress Rs. 4,750.
- 2) A Motor car purchased on 1-10-2013 for Rs 10,000 has been included in purchases.
- 3) Depreciate Machinery at 15% p.a., Motor car at 20%p.a., Furniture and fixtures at 15%p.a.
- 4) Provision for R.D.D. should be maintained at 10% of the debtors.

Q. 5) a) Explain Types of Error

(8 Marks)

b) Explain Consistency, Conservation, Going Concern

(7 Marks)

OR

Q.5) Write Short Notes (any three)

(15 Marks)

- 1) Benefits of IFRS
- 2) Accounting Standard - 1
- 3) Reasons for difference in BRS
- 4) Difference between Revenue expenditure and Capital expenditure
- 5) Manufacturing Account

FYBBI
20

FYBBI sem-1 2019-20

Time: 2.5 Hours

Marks: 75

Note: 1) Answers to both the sections should be written in the same answer book.
2) Figures to the right indicate fullmarks.

Q.1. A) Fill in the blanks (Any 8)

(Marks 8)

- 1) ___ cost are independent of output. (Fixed, variable, economic)
- 2) At the breakeven point, the price is equal to ___ cost. (Average, variable, marginal)
- 3) Demand curve of a firm in perfect competition is ___ (horizontal, vertical, downward)
- 4) A monopolist is a price ___ (taker, maker, neither)
- 5) Product sold in monopolistic competition is ___ (homogeneous, differentiated, inferior)
- 6) Cross elasticity of demand for unrelated goods is ___ (zero, one, positive)
- 7) When TP is maximum, MP is ___ (zero, negative, maximum)
- 8) The combined effect of substitution effect and income effect is ___ (price effect, snob effect, none)
- 9) The ___ method uses time series data. (Trend, end use, Delphi)
- 10) An isoquant has ___ slope (negative, positive, upward)

Q.1. B) True or False (Any 7)

(Marks 7)

- 1) An equation is true only for a specific value.
- 2) Economies of scale help to reduce the cost of production
- 3) Full cost pricing method has certain limitation.
- 4) Regression method forecasts demand accurately.
- 5) Isoquant normally intersect Y axis.
- 6) Supply and price are inversely related.
- 7) Unitary elasticity is represented by a demand curve that is a rectangular hyperbola.
- 8) The expert opinion method generates accurate demand forecast.
- 9) Two Isoquant never intersect each other.
- 10) In the short run, the firm only incur variable cost.

Q.2. A) Explain Supply schedule and change in supply with suitable diagram. (Marks 8)

Q.2. B) Explain the determinants and exception of law of demand?

(Marks 7)

OR

Q.2. C) What is price elasticity? Explain any 2 methods of measurement of price elasticity of demand? (Marks 8)

Q.2. D) Write the significance and types of demand forecasts?

(Marks 7)

Q.3. A) Explain the return to scale with suitable diagram.

(Marks 8)

Q.3. B) What is production function? Discuss the types of isoquant?

(Marks 7)

OR

Q.3. C) What is cost function? Explain the relationship between AC and MC? (Marks 8)

Q.3. D) Given TFC as 150/- calculate TC, ATC and AFC from the table

(Marks 7)

Units	1	2	3	4	5	6
TVC	35	60	80	110	160	230

Q.4. A) explain the external economies and diseconomies of scale? (Marks 8)

Q.4. B) what is perfect competition? Distinguish between Perfect and monopoly market?(Marks 7)

OR

Q.4. C) Explain the features and sources of monopoly? (Marks 8)

Q.4. D) what is monopolistic competition? Explain the equilibrium condition in long run?(Marks 7)

Q.5. A) Explain the characteristics of oligopoly? Discuss types of oligopoly? (Marks 8)

Q.5. B) what is price discrimination? Explain degrees of price discrimination? (Marks 7)

OR

Q.5. Short Notes: (Any 3) (Marks 15)

M) Assumptions of demand

N) Cross elasticity of demand

O) Substitution effect

P) Breakeven point

Q) Implicit cost and explicit cost

FYBBI

Time: 2.5 Hours

Marks: 75

Date: 00/00/2019

Note: 1) Answers to both the sections should be written in the same answer book.
2) Figures to the right indicate full marks.

Q.1.A) Fill in the blanks (Any 8)

(Marks 8)

- 1) Commercial papers are sold at _____ and redeemable at its face value. (Discount, Par, Premium)
- 2) In 1969, under a social control program _____ major banks were nationalized. (19, 7, 14)
- 3) A bill market is a market for _____ bills. (Short term, Medium term, Long term)
- 4) _____ means the automatic transfer of rights and remedies of the insured to the insurer upon the insured having received the benefits of insurance. (Contribution, Subrogation, Indemnity)
- 5) CC stands for _____ (Carbon Copy, Carbon Credit, Cash Credit)
- 6) One of the main objectives of ALM is to control _____ risk. (Liquidity, Market, Business)
- 7) _____ is private sector bank. (Bank of India, Bank of Baroda, ICICI Bank)
- 8) _____ means, protection of economic value of assets. (Banks, Insurance, Mutual Funds)
- 9) _____ is a person who accepts deposits, money on current A/c, issues and pay cheques and collects cheques for his customer. (Accountant, Advisor, Banker)
- 10) _____ is also known as insurance of insurance. (Double Insurance, Reinsurance, Fire Insurance)

Q.1.B) Write the full forms of: - (Any 7)

(Marks 7)

- 1) 1) IDBI.
- 2) IRDA.
- 3) NABARD.
- 4) ALM.
- 5) LIC.
- 6) BSE.
- 7) CRR.
- 8) NSDL.
- 9) PACS.
- 10) NRI.

Q.2. A) What are financial services? Explain in brief fund based financial services.

(Marks 7)

Q.2. B) What is commercial bank? Explain Primary functions of commercial banks.

(Marks 8)

OR

Q.2. C) What is commercial bank? Explain Secondary functions of commercial banks.

(Marks 8)

Q.2. D) What is Insurance? What are the objectives of Insurance?

(Marks 7)

Q.3. A) Explain the primary and secondary functions of insurance.

(Marks 8)

Q.3. B) Explain Non-funded based activities and services of the banks.

(Marks 7)

OR

Q.3. C) Write a note on role of RBI

(Marks 8)

Q.3. D) Explain modes of creating charges on secured loans

(Marks 7)

FYBBI/SEM-I/Regular/Environment and Management of Financial Services

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Q.4. A) What is Risk? Explain different types of risk. (Marks 8)

Q.4. B) Write a brief note on NPA's (Marks 7)

OR

Q.4. C) Explain the organization structure and management system of insurance companies. (Marks 8)

Q.4. D) Explain the Scope of ALM (Marks 7)

Q.5. A) What are the powers and functions of IRDA.

(Marks 8)

Q.5. B) What are the classification of assets?

(Marks 7)

OR

Q. 5. Short Notes: (Any 3)

(Marks 15)

- 1) Scheduled Bank.
- 2) RBI.
- 3) Credit Card.
- 4) Mergers and Acquisition
- 5) IRDA.

FYBBI

Time: 2.5Hours

Marks: 75

Date:

Note: 1) Answers to both the sections should be written in the same answer book.

2) Figures to the right indicate fullmarks.

3) Use of simple calculator is allowed.

Q1.A Fill in the blanks (any 8)

8

1. The Constitution of India has recognized _____ major languages. (25,22,29)
2. Among the states in India, _____ has the lowest gender ratio.
(Kerala, Maharashtra, Haryana)
3. _____ is the main reason of female foeticide.
(Preference of male child, Unemployment, Globalization)
4. The dispute over Chandigarh, Belgaum, Kasargaud between related states are example of _____. (Regionalism, Linguism, Communalism)
5. Deficiency of vitamin _____ may cause blindness. (A, B, C)
6. The word _____ means equal respect for all religions.
(Sovereign, secular, socialist)
7. Article 51 of the Constitution of India lists down _____ fundamental duties of the citizens of India. (12,11,2)
8. Untouchability in India is abolished and its practice in any form is prohibited by Article _____.
(15,19,17)
9. Panchayati Raj was given constitutional status by _____ Amendment Act. (72nd, 73rd, 74th)
10. The _____ party dominated the political scene from 1947 to 1977.

Q1.B True or False (any 7)

7

1. In India, there are separate personal laws for different religions.
2. Assamese is a Dravidian language.
3. There is reservation of seats for women in state legislation.
4. India has adopted Presidential democracy.
5. Caste system promotes social progress & modernization.
6. Preamble is regarded as the soul of the Constitution.
7. The Mayor of Greater Mumbai is elected for the period of 5 years.
8. Shiv Sena is an example of a regional party.
9. Andhra Pradesh was the first state to be carved out of linguistic lines in the country.
10. Prophet Mohammad Paigambar founded Islam.

Q2.A Explain in brief the project submitted by you during the course.

15

OR

Q2.B Explain the regional variation in India according to rural and urban area.

15

Q3.A Explain different social-economic problems of women in India and also provide solutions To those problems in detail.

15

OR

Q3.B. Explain different types of disabilities and Explain the problems faced by those people. 15

Q4.A. What are the fundamental duties of Indian Citizen along with the importance of the same? 15

OR

Q4.B. What are the features of political parties in India? 15

Q5.A. Explain in detail - 73RD Constitutional amendment Act ensures democratic participation at the grass root level. 15

OR

Q5. Write Short Notes (any 3) 15

1. Municipal Corporation
2. Diversity as difference
3. Communalism
4. Preamble
5. Linguistic diversity

FYBBI

F.Y.BBI/ SEM I/External/Quantitative Methods I

Marks:75

Time: 2.30Minutes

Instructions:

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

Q.1 Answer the following questions:

(a) Choose the correct alternative from the following: (Any 8)

(8)

1. Statistical survey is a scientific process of _____
(i) Collection and Analysis of numerical data (ii) Collection of data (iii) Group data (iv) None of these
2. The median of 12,10,15,12,7,17 and 12 is _____
(i) 10 (ii) 07 (iii) 34 (iv) None of these
3. The value of Q2 and _____ is same.
(i) Median (ii) Mean (iii) Percentile (iv) None of these
4. The value of correlation coefficient always lies between _____
(i) 0 to 1 (ii) -1 to 0 (iii) -1 to +1 (iv) None of these
5. The quantity index number _____ measures changes in level of expenditure.
(i) Always (ii) Sometimes (iii) Rarely (iv) None of these
6. The method used to derive regression constants of a regression equation is known as _____
(i) Product movement (ii) Least squares (iii) Moving average (iv) None of these
7. Statistics is used in _____
(i) Business (ii) Agriculture (iii) Medicine (iv) all of these
8. The value index number _____ measures changes in level of consumption of quantity
(i) Always (ii) sometimes (iii) Rarely (iv) Never
9. The following variations occurs due to seasonal changes in the time series _____
(i) Random variations (ii) Cyclical variations (iii) Seasonal variations (iv) None of these
10. Maximum criterion is a decision making under _____
(i) Risk (ii) Uncertainty (iii) certainty (iv) None of these

(b) True or False (Any 7) :

(7)

1. Standard deviation is the measures of dispersion.
2. There are 4 components of time series.
3. Standard deviation is denoted by M.
4. The classification of workers according to sex and age is two way.
5. If correlation coefficient is -1 then the association between the two variables is perfect positive.
6. For a statistical experiment every possible outcomes is called sample.
7. We can obtain mode graphically by plotting a Histogram
8. When two dice are rolled, probability of getting six as uppermost face on both the dice is $1/36$.
9. The two regression lines intersect each other at the point (0,0).
10. There are always two lines of regression for a paired set of data.

Q. 2. Answer the following questions.

(a) Find Arithmetic mean for following data.

(8)

Marks	0-10	10-20	20-30	30-40	40-50
No. of students	12	13	21	19	15

(b) Calculate Quartile deviation for the following data.

Age in years	20-25	25-30	30-35	35-40	40-45	45-50	50-55	55-60
No. of persons	50	70	100	180	150	120	70	60

(7)

(OR)

(c) Draw Histogram for the following data and then obtain mode graphically.

Age in years	24-26	26-28	28-32	32-36	36-40	40-42	42-44
No. of employees	20	30	25	40	30	10	15

(8)

(d) Find median for the following data.

X	10-20	20-30	30-40	40-50	50-60
Y	12	11	25	15	14

(7)

Q.3. Answer the following questions.

(a) Calculate correlation coefficient for the following data.

X	14	8	10	11	9	13	5
Y	14	9	11	13	11	12	4

(8)

(b) Calculate Rank correlation for the following data.

X	12	15	13	20	15	14	19	13	21	18
Y	25	21	15	18	20	17	20	16	20	22

(OR)

(c) Explain Laps, paid up value, surrender value

(8)

(d) Find regression equation X on Y for the following data.

(7)

X	14	10	15	11	9	12	6
Y	8	6	4	3	7	5	9

Q.4. Answer the following questions.

(a) For the following data calculate I_L , I_P , I_F

Commodity	Base year		Current year	
	Price	Quantity	Price	Quantity
Rice	4	15	5	20
Pulses	8	20	12	30
Sugar	6	25	8	20
Oil	14	10	21	15

(b) If the letters of the word "FATHER" are arranged at random, what is the chance that the two letters A and R will be at the either extremes? (7)

(OR)

(C) The fair dice are rolled. If X denotes the sum of the numbers appearing on the uppermost faces of the dice, find (i) $P(X > 4)$ (ii) $P(X \geq 10)$ (iii) $P(3 < X < 7)$ (8)

(d) Given the following pay-off table, decide the best decision using the criteria (i) Maximin (ii) Maximax (iii) Laplace.

Pay off table

Course of action	State of nature		
	S_1	S_2	S_3
A_1	35	100	38
A_2	58	95	105
A_3	45	30	91

Q.5 Answer the following questions (Any 3):

(15)

- Functions of statistics.
- Components of time series.
- Advantages of Mode.
- Sources of collection of primary data.
- Limitations of Index number.

FYBBI

Time: 2.5Hours

Marks: 75

Date: /11/2019

- Note: 1) Answers to both the sections should be written in the same answer book.
 2) Figures to the right indicate full marks.
 3) Use of simple calculator is allowed.

Q.1 (a) State whether the following statements are True or False. (Any 8) (8 Marks)

1. Recording business transaction in the journal is known as casting.
2. The Cash book is used for recording the credit transaction of the business.
3. Prepaid Expenses is liability.
4. The Balance Sheet is the most important account in the ledger.
5. Nominal A/C is an account of expenses and income, losses and gains.
6. Ledger is book where individual accounts are recorded.
7. Personal A/C is credited when the person gives something to business.
8. The Expenditure incurred on installation of machinery is capital expenditure.
9. Under Weighted Average method, quantity sold from stock purchased first.
10. Wrong balancing of an account will affect the Trial Balance.

Q. 1 B) Match the columns and rewrite the following sentences (Any 7 out of 10)(7 Marks)

Column 'A'	Column 'B'
1. AS – 9	a) Quantity comes first sold first
2. Contra Entry	b) Deals with Valuation of Inventory
3. Drawing A/c	c) Net Loss
4. Hire Purchase	d) Full Cash Price Method
5. Debit Balance of Profit and Loss A/C	e) Deals with recognition of revenue
6. Interest A/C	f) Real A/C
7. FIFO	g) One error removes the effect of another error
8. AS – 2	h) Nominal A/c
9. Compensating Errors	i) Appears on both the sides of Cash Book
10. Assets A/C	j) Personal A/C of the Proprietor

Q. 2) State with reasons the nature of following expenses /receipts:- (15 Marks)

- 1) Sold 4% Government Securities (Investment) for Rs 140,000.
- 2) Sale of Goods Rs 40,000.
- 3) Preliminary Expenses paid Rs 42,000.
- 4) Import duty paid on purchases of Computer Equipment Rs 85,000 to be used in the office.
- 5) Received Rs 5,00,000 on the Issue of 5% Debentures.
- 6) Legal expenses Rs 6,000 paid in connection with purchases of raw materials.
- 7) Repairing charges Rs 15,000 paid for keeping the machinery in working condition.

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OR

Q. 2) On 1-1-2010 M has purchased a machinery from A and paid Rs 8,000 at the time of delivery. The cash price was Rs 48,000. The balance amount was paid in the following four instalments on the 31st December every year with interest @ 5% on cash price: RS 12,000 on 31-12-2010; Rs 11500 on 31-12-2011; RS 11,000 on 31-12-2012 and Rs 10,500 on 31-12-2013. Machinery was to be depreciated at 10% p.a. on reducing balance method. Prepare Machinery A/c and Vendor's A/c in the books of M. Use Full Cash price (credit purchase) method. (15 Marks)

Q. 3) The stock of material on hand on 1st Dec. 2013 was 1300 units @ rs. 3.50 each. The following purchases and issues took place subsequently use (i) FIFO and (ii) Weighted Average Cost Method. Calculate quantity and value of stock on hand on 31st Dec. 2013. (15 Marks)

Date	Purchases Quantity	Rate per unit
2-12-2013	500 units	4.00
8-12-2013	2000 units	5.50
18-12-2013	400 units	5.00

Date	Issue Quantity
6-12-2013	1500 units
10-12-2013	1300 units
31-12-2013	700 units

OR

Q. 3) Prepare Triple Column Cash book for M/s. Rajesh as on 31-03-2017. (15 Marks)

Date - March	Transaction	Rs.
1	Started business with Cash Rs. 80,000	
3	Purchased goods by Cash	10,000
8	Insurance Premium paid by Cheque	5,000
12	Paid Wages to workers by Cash	20,000
16	Received cash of Rs. 19,500 by sale after discount paid of Rs. 500	
23	Paid into bank	30,000
28	Cheque of Rs. 8500 Paid to Mr. Mahesh in full settlement of Rs. 10,000	
31	Withdraw from bank for personal purpose	5,000

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Q.4) From the following Trial Balance of Deep Enterprises, Prepare Manufacturing Account, Trading and profit and loss Account for the year ended 31st December, 2013 and the Balance Sheet as on that date.

(15 Marks)

Particulars	RS	Particulars	RS
Drawings	30,000	Capital	5,00,000
Manager's Salary	6,000	Sundry Creditors	1,00,000
Cash in hand	2,000	Loan	80,000
Cash at Bank	35,000	Reserve for Bad Debts	6,000
Sundry Debtors	95,000	Purchases Returns	7,000
Patents	4,000	Sales	2,64,000
Plant and Machinery	1,00,000		
Land and Buildings	2,00,000		
Additions to Buildings	20,000		
Legal charges	5,000		
Purchases of Raw Materials	1,00,000		
Raw Materials(1-1-2013)	40,000		
Work-in-Progress(1-1-2013)	75,000		
Finished Goods(1-1-2013)	95,000		
Carriage Inward	8,000		
Direct Wages	90,000		
Factory Expenses	8,000		
Factory Rent and Rates	10,000		
Office Expenses	5,000		
Printing and Stationery	10,000		
Discount	6,000		
Advertisement	5,000		
Bad Debts	4,000		
Goodwill	4,000		
	9,57,000		9,57,000

Adjustments:

- 1) On 31-12-2013 stocks were valued As: Raw Materials Rs 50,000; Work-in-progress Rs 80,000; and Finished Goods Rs 1,00,000.
- 2) Outstanding Expenses – Advertisement Rs 500
- 3) Prepaid Expenses - Printing and Stationery Rs 300.
- 4) Depreciate: Plant and Machinery at 10% and Patents at 20%.
- 5) Create Reserve for bad debts and doubtful debts at 10%.

OR

Q.4) The Trial Balance Mr. Lakhamichand is as below. Prepare final accounts for the year ended 31-12-2013:

(15 Marks)

FYBBI/SEM-I/Financial Accounting

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Debit balance	Rs	Credit Balance	Rs
Cash in hand	1,000	Capital Account	41,860
Machinery	30,000	Sales	1,38,780
Drawings	2,500	R.D.D.	560
Factory, Power and Fuel	450	Sundry creditors	8,800
Office salaries	6,225		
Carriage outwards	500		
Manufacturing wages	9,300		
Furniture and fixture	3,400		
Opening Stock			
-Raw Materials	2,800		
-Work in progress	7,250		
-Finished Goods	4000		
Carriage inwards	1,000		
Rent	4,000		
Sundry debtors	21,600		
Advertisement	775		
Printing & Stationery	1,200		
Factory Insurance	1,280		
Purchases of Raw Material	82,950		
Balance at Bank	8,530		
Discount allowed	610		
Miscellaneous Expenses	630		
	1,90,000		1,90,000

Adjustments:

- 1) Closing : finished goods Rs. 6,500, Raw Materials Rs. 750, Work -in -progress Rs. 4,750.
- 2) A Motor car purchased on 1-10-2013 for Rs 10,000 has been included in purchases.
- 3) Depreciate Machinery at 15% p.a., Motor car at 20%p.a., Furniture and fixtures at 15%p.a.
- 4) Provision for R.D.D. should be maintained at 10% of the debtors.

- Q. 5) a) Explain Types of Error (8 Marks)
 b) Explain Consistency, Conservation, Going Concern (7 Marks)

OR

- Q.5) Write Short Notes (any three) (15 Marks)**

- 1) Benefits of IFRS
- 2) Accounting Standard - 1
- 3) Reasons for difference in BRS
- 4) Difference between Revenue expenditure and Capital expenditure
- 5) Manufacturing Account

FYBBI

FYBBI SEM-I-1 2019-20

FYBBI/SEM-I/Regular/Environment and Management of Financial Services

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Time: 2.5 Hours

Marks: 75

Date: 00/00/2019

- Note: 1) Answers to both the sections should be written in the same answer book.
2) Figures to the right indicate full marks.

Q.1.A) Fill in the blanks (Any 8)

(Marks 8)

- 1) Commercial papers are sold at _____ and redeemable at its face value. (Discount, Par, Premium)
- 2) In 1969, under a social control program _____ major banks were nationalized. (19, 7, 14)
- 3) A bill market is a market for _____ bills. (Short term, Medium term, Long term)
- 4) _____ means the automatic transfer of rights and remedies of the insured to the insurer upon the insured having received the benefits of insurance. (Contribution, Subrogation, Indemity)
- 5) CC stands for _____ (Carbon Copy, Carbon Credit, Cash Credit)
- 6) One of the main objectives of ALM is to control _____ risk. (Liquidity, Market, Business)
- 7) _____ is private sector bank. (Bank of India, Bank of Baroda, ICICI Bank)
- 8) _____ means, protection of economic value of assets. (Banks, Insurance, Mutual Funds)
- 9) _____ is a person who accepts deposits, money on current A/c, issues and pay cheques and collects cheques for his customer. (Accountant, Advisor, Banker)
- 10) _____ is also known as insurance of insurance. (Double Insurance, Reinsurance, Fire Insurance)

Q.1.B) Write the full forms of: - (Any 7)

(Marks 7)

- 1) 1) IDBI.
- 2) IRDA.
- 3) NABARD.
- 4) ALM.
- 5) LIC.
- 6) BSE.
- 7) CRR.
- 8) NSDL.
- 9) PACS.
- 10) NRI.

Q.2. A) What are financial services? Explain in brief fund based financial services.

(Marks 7)

Q.2. B) What is commercial bank? Explain Primary functions of commercial banks.

(Marks 8)

OR

Q.2. C) What is commercial bank? Explain Secondary functions of commercial banks.

(Marks 8)

Q.2. D) What is Insurance? What are the objectives of Insurance?

(Marks 7)

Q.3. A) Explain the primary and secondary functions of Insurance.

(Marks 8)

Q.3. B) Explain Non-funded based activities and services of the banks.

(Marks 7)

OR

Q.3. C) Write a note on role of RBI

(Marks 8)

Q.3. D) Explain modes of creating charges on secured loans

(Marks 7)

Q.4. A) What is Risk? Explain different types of risk. (Marks 8)

Q.4. B) Write a brief note on NPA's (Marks 7)

OR

Q.4. C) Explain the organization structure and management system of insurance companies. (Marks 8)

Q.4. D) Explain the Scope of ALM (Marks 7)

Q.5. A) What are the powers and functions of IRDA.

(Marks 8)

Q.5. B) What are the classification of assets?

(Marks 7)

OR

Q. 5. Short Notes: (Any 3)

(Marks 15)

1) Scheduled Bank.

2) RBI.

3) Credit Card.

4) Mergers and Acquisition

5) IRDA.

~~FYBMS~~
BBI

FYBBI Sem-I 2019-20

FYBMS/SEM-I/REGULAR/ATKT/Business Communication-I

Time: 2.5Hours

Marks: 75

Q.1.A) State whether True or False (Any 8)

(Marks 8)

1. Message can make use of both verbal and non-verbal symbols.
2. Looking confused is a kind of negative feedback
3. Paralanguages must be expressed consciously.
4. Colors can convey messages
5. Listening doesn't involves simple hearing
6. Silence always builds walls among people
7. Use a computer for a true propaganda to ensure your individual growth.
8. Take at least few days before responding to your e-mails.
9. The conventional form of resume is appropriate for all types of applicants.
10. Letter of resignation is written only when the employee is discontented with the employer

Q.1. B) Fill in the appropriate option (Any 7)

(Marks 7)

1. The Latin word _____ means to make common (Communicare/Telecare/Transcare)
2. Communication should result in an _____ response (Short/No/Understanding)
3. Know your _____ for effective communication. (Friend/Audience/Neighbor)
4. Visual Communication uses _____ to communicate messages. (pictures/signs/languages)
5. Listening is said to be _____ (a positive act/a negative act/a difficult act)
6. Silence indicates _____ (respect for the listener/ a play of words/ negation of words)
7. _____ media blurs private/public boundaries (Social/Journalistic/E-mail)
8. _____ scans your incoming emails. (virus protection/hardware/computer).
9. A resume is accompanied by _____ letter (testimonial/appointment/covering)
10. An interoffice memo is also called _____ (resume/memorandum/covering)

Q.2.A) Define Communication and state its process.

(8Marks)

Q.2.B) Importance of Communication in Corporate world

(7Marks)

OR

Q.2.C) What are the objectives of communication.

(8Marks)

Q.2.D) Explain the advantages and limitations of Oral Communication

(7Marks)

Q.3. A) Explain the types of barriers to communication

(8Marks)

Q.3. B) What are the obstacles to effective listening

(7Marks)

OR

Q.3.C) Explain Surrogate Advertising and Intellectual property

(8Marks)

Q.3.D) Explain the concept of ethics and state its importance in business

(7Marks)

Q.4. A) What are the parts of a business letter

(8Marks)

Q.4 B) What are the principles of effective email learning

(7Marks)

OR

Q.4.C) Draft a Letter of Application with Curriculum Viate for the post of an Assistant Professor at Gandhi College. Use the Complete Block Layout (10 Marks)

Q.4. D) Mr. Pal has been working as an Assistant Professor for past 5 years in Gandhi College and would now like to resign from his post. Draft a letter of Resignation. Use the Semi Block Layout. (5 Marks)

Q.5.) Write Short Notes on the following (Any3)

(15Marks)

- A) Key elements of a paragraph
- B) Impact of Technological advancement on communication
- C) Informal Channel of Communication
- D) Space and Proximics
- E) Computers

FYBBI

FYBBI Sem-I ATKT 2019-20

FYBBI/SEM-I/REGULAR/ATKT/Business Communication-I

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Time: 2.5Hours

Marks: 75

Q.1.A) State whether True or False (Any 8)

(Marks 8)

1. Message can make use of both verbal and non-verbal symbols.
2. Looking confused is a kind of negative feedback
3. Paralanguages must be expressed consciously.
4. Colors can convey messages
5. Listening doesn't involves simple hearing
6. Silence always builds walls among people
7. Use a computer for a true propaganda to ensure your individual growth.
8. Take at least few days before responding to your e-mails.
9. The conventional form of resume is appropriate for all types of applicants.
10. Letter of resignation is written only when the employee is discontented with the employer

Q.1. B) Fill in the appropriate option (Any 7)

(Marks 7)

1. The Latin word _____ means to make common (Communicare/Telecare/Transcare)
2. Communication should result in an _____ response (Short/No/Understanding)
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Q.2.A) Define Communication and state its process.

(8Marks)

Q.2.B) Importance of Communication in Corporate world

(7Marks)

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(8Marks)

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(15Marks)

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- B) Impact of Technological advancement on communication
- C) Informal Channel of Communication
- D) Space and Proximics
- E) Computers

FYBBI Sem II 2019-20

07/02/2020

Internal.



REENA MEHTA COLLEGE OF ARTS, SCIENCE COMMERCE AND MANAGEMENT
STUDIES

INTERNAL EXAMINATION

FYBBI SEM II

SUBJECT NAME: Principles & Practices of Banking & Insurance

Max. Marks: 20.

Duration: 45 Min

Q1.A) Fill in the blanks.

(2.5 marks)

1. Banking is essentially a business dealing with _____. (goods, money, electronic)
2. Hypothecation is the mortgage of _____ property for securing loan. (movable, immovable, land & building)
3. NABARD was established in the year _____. (1982, 1956, 1955)
4. General Insurance was nationalized in the year. (1973, 1956, 1935).
5. Marine policy is also called as _____. (sea policy, floating policy, valued policy)

Q1.B) True or False:

(2.5 marks)

1. Cash credit is running account to which deposit and withdrawals can be made frequently.
2. The second schedule of RBI Act contains a list of banks which are described as scheduled bank.
3. General Insurance was nationalized in 1956.
4. Principle of utmost good faith is not applicable in life insurance.
5. Dynamic risk normally benefits the individuals.

Q2. Answer the following in one sentence.

(5 marks)

1. Primary functions of bank?
2. What is tele banking?
3. What are utility functions of banks?
4. What are the types of co operative banks?
5. Any two objectives of NHB.

Q3. Explain in detail. (any 2)

(10 marks)

1. What are the scopes of banking?
2. Explain different types of loans.
3. Define banking? Explain the need of banks.

REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2019-2020
SEMESTER: II (FYBBI)Subject: *Financial Accounting – II*

Date: 07/02/2020

Time: 45 Min

Marks: 20

Q1 (A) Multiple Choice Question:**Marks: 2.5****1. Amount of capital used by business concern to run its business activities.**

- a) Capital Employed b) Share Capital c) Paid-up Capital d) Authorised Capital

2. Excess of average profit earned by the firm over and above its normal profit.

- a) Bumper Profit b) Super Profit c) Normal Returns d) Excess Profit

3. Debenture can be redeemed

- a) Only out of the proceeds of the fresh issue of debentures
b) Only out of divisible profits
c) Only out of capital
d) out of capital or profits

4. The periodical interest received from investment against debenture redemption reserve is credited to

- a) Interest income account b) Debentureholders account c) Debenture account
d) Debenture redemption fund account

5. The premium payable on the redemption of debentures is

- a) Written off from the accumulated profits b) Written off from the capital profits
c) Not to be written off at all d) None of the above

Q1 (B) State whether the following statement are True or False:**Marks: 2.5**

1. After debentures are redeemed balance of Debentures Redemption Reserve is Transferred to Capital Reserve.

2. A debenture holder is an owner of the company.

3. A debenture issued at a discount can be redeemed at a premium.

4. Debentures can be redeemed by payment in lumpsum at the end of a specified Period.

5. Debentures can be redeemed by payments in annual instalments.

FYBBI Sem II 2019-20



REENA METHA COLLEGE OF COMMERCE & MANAGEMENT

STUDIES

INTERNAL EXAMINATION (Regular) 2019-2020

SEMESTER: II (FYBBI)

Subject: LAW

Time: 45 Min

Date: 06/02/2020

Marks: 20

Q.1 A) Fill in the blanks (5 marks)

1. Which writ is issued by a superior court to a lower court forbidding it to continue proceeding in excess of its jurisdiction for which it does not have jurisdiction. (Writ of Certiorari/ Writ of Prohibition/Writ of Mandamus)
2. Consensus ad idem means _____ (reaching an agreement/ mistake of law/meeting of minds upon same thing)
3. A valid acceptance should be _____ (absolute/ unqualified/ both)
4. Lien is a right to _____ (sell goods/ retain goods/ none of them)
5. Possession of goods is given for a particular purpose in which contract _____ (Bailment/Agency/Guarantee)

Q.1.B) True or False

(5 marks)

1. The Constitution has empowered to declare only 2 types of emergencies.
2. Specific performance is an order of a court, restraining a person from doing a particular act.
3. Mere Silence is fraud according to Indian Contract Act, 1872.
4. Minor can be appointed as an agent but is not liable.
5. When a Guarantee extends to a multiple transactions it is called 'Specific Guarantee'

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

(5 marks)

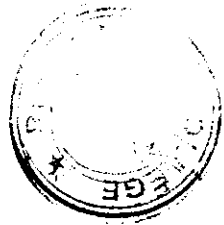
- 1) Define contract of Agency
- 2) Define Proposal
- 3) Define Contract of Bailment
- 4) What is Coercion?
- 5) What is Right to Equality under Article 14 of our Constitution?

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

(10 marks)

- 1) Explain the Essential elements of valid Consideration.
- 2) Circumstances under which surety is not discharged.
- 3) Explain Free Consent and when can it be said not free?

REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2019-2020SEMESTER II (FYBBI)

Subject: Organizational Behaviour

Date: 08/02/2020

Time: 45 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

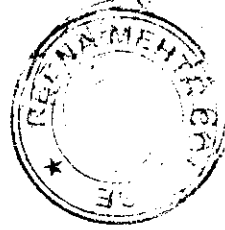
Q.3) Answer in Brief (Any 2)

Marks: 10

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

FYBBI SEM II 2019-20

08/02/2020



**REENA MEHTA COLLEGE OF ARTS, SCIENCE COMMERCE
AND MANAGEMENT STUDIES**

INTERNAL EXAMINATION / FYBBI/ SEM II / Quantitative methods II

Max. Marks: 20.

Duration: 45 Min

Q1.A) Select the most appropriate answer. (2.5 Marks)

1. The difference between the merchandise exports and imports is called _____.
(i) Trade deficit (ii) Budgetary deficit (iii) Fiscal deficit (iv) Fiscal profit
2. The percentage is expressed with the symbol _____.
(i) % (ii) \$ (iii) a+b (iv) None of the above
3. Infrastructure facility consisting of _____.
(i) Railways (ii) Inflation (iii) Income (iv) Real income
4. A matrix whose number of rows is equal to the number of columns is called as _____.
(i) Row matrix (ii) Square matrix (iii) Column matrix (iv) None of the above
5. The transpose of a row matrix is _____.
(i) Zero matrix (ii) Singular matrix (iii) Column matrix (iv) None of above

Q1. B) True or false. (2.5 Marks)

1. If the ratio a:b is greater than 1 then antecedent is greater than consequent.
2. The triplicate ratio of 1: 5 is 1:15.
3. A matrix of order $n \times 1$ is called a unit matrix.
4. Matrix multiplication is associative.
5. GDP growth rate is the least important economic indicator.

Q2. Answer the following questions. (5 Marks)

1. Row matrix
2. Skew matrix
3. Unit matrix
4. Square matrix
5. Scalar matrix

Q3. Answer any two of the following. (10 Marks)

1. Mr. Joshi's monthly take - home pay is Rs 50,000. He spends 30% of it on food, 5% on clothing, 10% on house rent and 25% on miscellaneous items. Find his actual expenses on all these and also the remaining amount which he can save.
2. What number must be added to each of the numbers 1, 7 and 22 so that the resulting numbers are in continued proportion?
3. Solve the equations using Cramer's rule.
 $5x - 2y = 21$; $3x - 4y = 7$

REENA METHA COLLEGE OF ARTS, COMMERCE & MANAGEMENT STUDIES
INTERNAL EXAMINATION (Regular) 2019-2020
SEMESTER: II (FYBBI)



Subject: Business Communication-II

Date: 06/02/2020 (Thursday)

Time: 40 Mins (Paper-II)

Marks: 20

Q.1. (A) Multiple Choice Question:

(Marks: 2.5)

1. OHP stands for ____ (Over Head Projector/Over Head Personnel)
2. Transparencies must be covered with ____ paper. (Opaque/Dark)
3. An interview involves ____ communication. (face-to-Face/ Informal)
4. An ____ is in control of an interview. (interviewer/interviewee)
5. An effective presentation has ____ considerations (3/4)

Q.1 (B) Match the Column

(Marks: 2.5)

Column A	Column B
1. Verbal Skills	a. Means of rehearsing interview
2. Visual Skills	b. Enables self-assessment
3. Vocal Skills	c. Uses intonation and word stress
4. SWOT Analysis	d. Uses body language, colors
5. Mock Interview	e. Uses right words and lucid delivery

Q.2. Answer in one-two sentence

(Marks: 5)

1. PowerPoint Presentations
2. Pie Charts
3. Flow Charts
4. Meeting
5. Interview

Q.3. Answer the following questions (Any 2)

(Marks: 10)

1. Explain any 5 graphics in presentation
2. Role of Leadership in Group discussion.
3. Advantages and Disadvantages of Interview

FYBBI Sem II 2019-20

07/02/2020



REENA MEHTA COLLEGE OF ARTS, SCIENCE COMMERCE AND MANAGEMENT
STUDIES

INTERNAL EXAMINATION

FYBBI SEM II

SUBJECT NAME: Principles & Practices of Banking & Insurance

Max. Marks: 20.

Duration: 45 Min

Q1.A) Fill in the blanks.

(2.5 marks)

1. Banking is essentially a business dealing with _____. (goods, money, electronic)
2. Hypothecation is the mortgage of _____ property for securing loan. (movable, immovable, land & building)
3. NABARD was established in the year _____. (1982, 1956, 1955)
4. General Insurance was nationalized in the year. (1973, 1956, 1935).
5. Marine policy is also called as _____. (sea policy, floating policy, valued policy)

Q1.B) True or False:

(2.5 marks)

1. Cash credit is running account to which deposit and withdrawals can be made frequently.
2. The second schedule of RBI Act contains a list of banks which are described as scheduled bank.
3. General Insurance was nationalized in 1956.
4. Principle of utmost good faith is not applicable in life insurance.
5. Dynamic risk normally benefits the individual's.

Q2. Answer the following in one sentence.

(5 marks)

1. Primary functions of bank?
2. What is tele banking?
3. What are utility functions of banks?
4. What are the types of co operative banks?
5. Any two objectives of NHB.

Q3. Explain in detail. (any 2)

(10 marks)

1. What are the scopes of banking?
2. Explain different types of loans.
3. Define banking? Explain the need of banks.

FYBBI Sem-II 2019

Internal

Time: 2Hrs. 30 Mins

Marks :75

- N.B.** 1) Question No.1 is compulsory
2) Figures to the right indicate full marks

1. (a) Explain the following concepts. (5)

(i) Self image.

(ii) Adoption.

(iii) Social class.

(iv) Acculturation

(v) Dogmatism

1. (b) **CASE STUDY:**

Godrej a well-known company wants to launch its garment's retail business .Based on this information answer the following question:

(i) What type of appeals they should use in their advertisement to capture the market? Explain(3)

(ii) What message structure should be used? Explain in detail. (3)

(iii) Who would you recommend as the brand ambassador to endorse the brand and why? (4)

Q2. (a) What is subculture? Explain the different subcultures in brief. (7)

Q2. (b) Analyse one advertisement at each level of Maslow's Need Hierarchy. (8)

OR

Q 2. (c) Explain the factors that influence in formation of attitudes. (7)

Q 2. (d) Which would be most appropriate Family Life Cycle market segment to be targeted for the following and why? (8)

(i) Housing

(ii) Insurance

Time: 2 ½ Hours

Max Marks: 75

- Instructions:** (a) All questions are compulsory and carry equal marks
(b) Figures to the right indicate marks
(c) Support answers with examples wherever necessary

Q.1. Discuss and compare the Agenda Setting Theory and the Uses and Gratification Approach. [15]

Q.2. (a) How is the two step flow theory useful for elections? [7]

(b) Discuss Chomsky's Propaganda Model. [8]

OR

(c) Discuss the role of the social media during the Arab spring. [7]

(d) Discuss the Indian media's portrayal of political leaders and events. [8]

Q.3. (a) Explain the role of the American media during the Vietnam war. [7]

(b) Discuss Lippmann's views on journalism and Public Opinion. [8]

OR

(c) How do the Indian media report cases of violence towards women? [7]

(d) How do the media in India portray the Indo-Pak relations? [8]

Q.4. (a) Discuss media's portrayal of the problems in North East India with reference to the terrorist vs. freedom fighter debate. [7]

(b) Discuss the role of the media in covering the Gaza crisis. [8]

OR

(c) Discuss how the media covered the recent incidents of violence against Dalits. [7]

(d) Discuss how the media covered the General Elections of 2014. [8]

Q5. Write short notes on any three: [15]

- a) Displacement and media
- b) Diversities within media
- c) Media's coverage of India's nuclear policy
- d) Opinion Polls
- e) Media and Reservation

(2 ½ Hours)

(Total Marks: 75)

Note:-

- 1) All the questions are compulsory.
- 2) Use of Calculator is permitted.
- 3) Cellular phones are not allowed.
- 4) Answer the questions in the sequence given in the question paper

Q. 1 CASE STUDY: -

15

Create a Media Plan for a Titan Raga Espana watches costing Rs. 10,000 to Rs. 15,000. The advertisements are in colour. The budget for the print campaign is Rs 3 crores (3, 00, 00,000) and having a schedule that will last for two months.

Size:

Magazine: - Single and/or double spread

Newspaper: - Half page

Use the rate card given below:

Dailies	Readership 000's	Rate (in sq.cm)	Magazine	Readership 000's	Rate (Full Page Colour)
The Times of India	8392	4520	India Today (W)	6290	6,80,000
Indian Express	725	1650	Business World (W)	750	3,75,000
The Economic Times	1378	2750	Outlook (W)	2281	3,90,000
Dainik Bhaskar	17379	2569	Dalal Street Investment Journal (F)	500	3,50,000
The Hindu	3555	1720	Express Hospitality (F)	105	1,50,000
The Deccan Chronicles	1638	1570	Money Today (F)	2202	2,22,000
Mid-Day	785	339	Reader's Digest (M)	505	2,40,000
Punjab Kesari	4427	330	Sport Star (W)	1125	1,20,000
Daily Thanthi	9300	625	Chitralakha (Gujarat) (W)	1550	1,92,500
Dainik Jagran	21244	3132	The Week (W)	1219	2,75,000
Rajasthan Patrika	8400	800	Femina (W)	1041	2,60,000

Quarter page size equals 400 sq.cm. [25 cm (h) x 16 cm (w)]

Q.2 Attempt any one between 2a.1 and 2a.2. along with 2.b
[i.e. (Attempt either 2a. 1 OR 2a. 2 for 8 marks) and 2.b. for 7 marks]

2. (a).1 Answer the following: -

08

	Media 1	Media 2
Reach	40	30
Frequency	14	12
Average Exposure cost	35000	55000
Budget	5, 50,000	6, 70,000

Find the % TA, GRP and CPRP for Media 1 and Media 2

OR

2. (a).2 Answer the following: -

08

35,000 people see an advertisement 4 times, 45,000 people see an advertisement 7 times, and 15,000 people see an advertisement 3 times. Total cost of advancing is 75,000. Universe is 1, 80,000. Find the Reach %, GVT & CPT.

2. (b) Find the average frequency of the advertisement in the magazine using the data given below:

07

Readership of Magazine A= 38,000, Magazine B= 28,000, Magazine C= 40,000

Duplication of Magazine A with Magazine B =3500

Duplication of Magazine B with Magazine C =4500

Duplication of Magazine C with Magazine A =4000

No of insertion of Magazine A=3, Magazine B=5, Magazine C=6

OR

2. (c) Explain the elements of Communication Mix?

15

Q. 3. Answer the following:-

a. Explain the various sources of media research.

08

b. What are various factors considered under Media Brief?

07

OR

c. What are Media Scheduling strategies?

08

d. Explain the factors affecting the choice of Newspaper advertising?

07

Q. 4 Answer the following:-

a. What are strategies of successful negotiation process?

08

b. Explain Email Marketing in detail

07

OR

c. What are the challenges of Media planning?

08

d. Explain various compensation methods in digital Media buying.

07

Q. 5 Write short notes: -Any 3

15

a. SEO

b. NCCS Grid

c. Programmatic Buying

d. Ambient Advertising

e. Affiliate Networks

25/02/2019

REENA MEHTA COLLEGE OF ARTS, SCIENCE, COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

F.Y. B.B.I. - SEM II

Min Marks: 20

FINANCIAL ACCOUNTING

Duration: 45mins

Q.I FILL IN THE BLANKS:

(2 ½ marks)

1. Super profit is simple difference between average profit and _____.
(normal profit, super normal, average profit)
2. If actual profit is more than the expected normal profit, the difference is termed as _____.
(average profit, super profit, unexpected profit)
3. For buyback, no. of shares cannot be more than _____% of paid up capital.
(25,35,50)
4. Debt equity ratio after buyback is not more than _____.
(1:1, 2:1, 1:2)
5. After buyback is complete, the company shall have within _____ days extinguish physically destroyed the shares so bought back.
(7, 14, 21)

Q.II STATE WHETHER TRUE OR FALSE:

(2 ½ marks)

- 1) Company can buyback 30% of its equity capital.
- 2) Partly paid up shares can be bought back.
- 3) Buyback can be out of security premium.
- 4) Goodwill is valued when there is change in ownership of business.
- 5) Super profit is excess of maintainable profit

Q.II The capital investment of a Dutta Enterprise is RS. 1,00,000 and the normal profit in that business is 20% on the invested capital. The actual profit earned by the firm for the current year is Rs. 25,000 and it is expected to earn such profits for three more years. Calculate the value of goodwill for the firm.
(5 marks)

Q. III A company buys back 50,000 shares of Rs. 10 each at Rs. 25 per share. The reserves of the company are as follows:
(10 Marks)

Security premium	Rs. 15,00,000
General Reserve	Rs. 20,00,000
Profit and Loss A/c	Rs. 3,00,000

For liquidity, the company also sold investments costing Rs. 10,00,000 at 5% profit. Pass the necessary journal entries in the books of the company for the same.

Time: 2Hrs. 30 Mins

Marks :75

- N.B. 1) Question No.1 is compulsory
2) Figures to the right indicate full marks

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25/02/2019

REENA MEHTA COLLEGE OF ARTS, SCIENCE, COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

F.Y. B.B.I. - SEM II

Min Marks: 20

FINANCIAL ACCOUNTING

Duration: 45mins

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25/02/2019

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

FYBBI SEM-II

Max. Marks : 20

BUSINESS LAW

Duration: 45 Min

Q. 1. A Fill in the blanks:-

1. Law is a system of _____ that enables society to function efficiently and harmoniously.
2. _____ Law are the primary source of Law.
3. _____ court is the apex court of the country.
4. A constitution is a _____ legal document accordingly to which the government of a country functions.
5. _____ are extraordinary legal remedies offered to individuals who do not obtain adequate protection under ordinary laws.

Q. 1. B True or False:-

1. According to article 141 of the Constitution of India, judgments of the Supreme Court are binding on the lower courts in the hierarchy and similarly the judgment of the High court are binding on the lower courts below it.
2. International law i.e. any treaty or convention is binding on a particular country only if the country has ratified that particular treaty or convention.
3. The constitution of India contains only Fundamental rights and no fundamental duties.
4. Customs are one of the oldest source of law making.
5. A writ of prohibition orders immediate stoppage of trial of the case in the lower court.

Q.2 Answer in one-two sentences:-

1. What are indirect sources of law, meaning and example?
2. Which are the "rights to be heard" as principles of natural justice?
3. What is the meaning of "Quo Warranto"?
4. What are fundamental rights; meaning and classification?
5. Who can ask for Writ of Mandamus?

Q. 3. Answer the following in detail:- (Any 2)

1. Explain and discuss – Freedom of speech and expression.
2. Classify the different types of law in brief?
3. Explain Writ to Certiorari