

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 |

Total Marks: 75 marks

Time: 2 ½ hrs.

N.B. All questions are compulsory

I (A) Match the Columns: (Any Eight)

(08 marks)

- | | |
|-------------------------------|---|
| (1) Encoding | (a) Mass Communication |
| (2) Blogs with Photos | (b) Needs Mental Discipline |
| (3) Kinesics | (c) Introduces the Sender to the Receiver |
| (4) Hierarchy | (d) Levels of Authority and Power |
| (5) Semantic Barriers | (e) Providing Lip Service |
| (6) Fake Listening | (f) Involves the use of common symbols |
| (7) Good Listening | (g) Photo Blog |
| (8) Letterhead | (h) Body Language |
| (9) Post Script | (i) Related to Language |
| (10) Address to a Large Group | (j) Extension of the Body of the Letter |

(B) State whether the following are True or False: (Any Seven)

(07 marks)

- Jobs may be advertised through websites, but applications should never be sent through e-mail.
- Use of Jargon shows command over language.
- Listening enables understanding of a message.
- A communication gap can be created due to a psychological barrier to communication.
- A virus protection software scans incoming mails.
- The Inside Address is a compulsory part of a business letter.
- Grapevine is a formal channel of communication.
- Communication by touch is a type of non-verbal communication.
- Email is a slow means of communication.
- Communication should result in an understanding response.

2(A) Define Communication and explain its process with a labelled diagram.

(07 marks)

(B) List any five advantages and disadvantages of Written Communication.

(08 marks)

OR

(A) Discuss and explain in detail Vertical Communication.

(07 marks)

(B) List any five advantages and disadvantages of Oral Communication.

(08 marks)

[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.

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.

[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.

- NB : (1) All questions are compulsory
(2) Figures to the right indicate full marks

1. (A) Choose the correct alternative (any eight) (08)

- (i) _____ is the holy book of Buddhism.
(Tripitaka, Agam Sutras, Torah)
- (ii) Kannada belongs to _____ language family.
(Dravidian, Indo-Aryan, Austro-Asiatic)
- (iii) Eighth Schedule of Indian Constitution recognizes _____ languages.
(18, 20, 22)
- (iv) The term 'Secular' was added to the Preamble by the _____ Constitutional Amendment Act.
(42nd, 43rd, 44th)
- (v) The water dispute over _____ river involves the state of Maharashtra, Karnataka and Andhra Pradesh.
(Cauvery, Krishna, Koyna)
- (vi) _____ is the largest minority religion in India.
(Islam, Christianity, Sikhism)
- (vii) _____ is the main cause of blindness.
(Cataract, Trachoma, Myopia)
- (viii) Article _____ of Indian Constitution abolishes untouchability.
(16, 17, 18)
- (ix) National emergency can be declared under Article _____ of the Constitution.
(352, 356, 360)
- (x) 73rd Amendment has added _____ Schedule to Indian Constitution.
(10th, 11th, 12th)

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

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.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.