

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.

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:

1. All questions are compulsory subject to internal choice.
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(d) Given the following pay-off table, decide the best decision using the criteria (i) Maximin (ii) Maximax (iii) Laplace. (7)

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

- Difference between primary data and secondary data.
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- 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) (8 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)

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(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)

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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.
- 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)

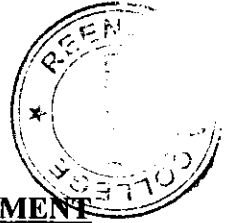
Q.3. D) Explain modes of creating charges on secured loans

(Marks 7)

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)

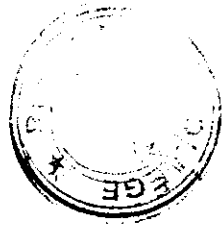
- 1) Define contract of Agency
- 2) Define Proposal
- 3) Define Contract of Bailment
- 4) What is Coercion?
- 5) What is Right to Equality under Article 14 of our Constitution?

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.

SYBBI

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 full marks.

3) Use of simple calculator is allowed.

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

(Marks 8)

- 1) Short term financing refers to the issuance of debt having a maturity of less than_____.
(3 months, 6 months, 1 Year)
- 2) In all financial decisions there is _____ between risk and returns.
(point, gap, trade-off)
- 3) A financial_____ is the course of action determined for the future in respect of financial management of a concern.
(plan, system, audit)
- 4) If I want to know how much to deposit today in order to be able to make a one time withdrawal in the future, today's deposit is called the_____ value.
(present, future, discounted)
- 5) Capital budgeting is the process of making investment decision for_____ expenditure.
(revenue, capital, deferred revenue)
- 6) Under _____ if the present value of future cash flow is higher than the initial cash outlay, the project is selected otherwise rejected.
(net present value, payback period, accounting rate of return)
- 7) Cost of debt _____ tax adjustment.
(requires, does not require, ignores)
- 8) In the CAPM model, the cost of equity shares is function of the riskfree rate, _____ and the market return.
(bank rate, alpha factor, beta factor)
- 9) _____ capitalisation is the situation of high total capital as compared with the existing earnings.
(Over, Under, Zero)
- 10) Low dividend payout ratio leads to _____ retained earnings.
(higher, lower, neutral)

Q.4. A) (Marks 8)

PQR Ltd. has the following capital structure on 31.03.2014

Equity Share Capital (2,00,000 Shares of ₹ 10 each)	₹ 20,00,000
Reserves and Surplus	₹ 20,00,000
12% Preference Shares	₹ 10,00,000
9% Debentures	₹ 30,00,000

The market price of equity shares is ₹ 30. It is expected that the company will pay next year a dividend of ₹ 3 per share, which will grow at 7% forever. Assume 40% income tax rate. Calculate WACC.

Q.4. B) (Marks 7)

Find cost of equity capital
 Risk free rate - 8%
 Rate of Return on Market Portfolio - 18%
 Beta Factor - 1.275

OR

Q.4. C) (Marks 8)

The following information relates to M Ltd.

Earnings of the company	₹ 1,00,000
Dividend payout	40%
No. of Shares Outstanding	2,00,000
Rate of Return on Investment	15%
Equity Capitalisation rate	12%

Find the market value per share using Walter model.

Q.4. D) (Marks 7)

Following information pertains to J Ltd.

Profit before tax	₹ 2,50,000
Tax Rate	30%
Retention Ratio	60%
No. of Equity Shares Outstanding	50,00,000
Equity Capitalisation Rate	12%
Rate of Return on Investment	15%

Calculate market price per share using Gordon Model.

Q.5. A) Functions of chief financial officer. (Marks 8)

Q.5. B) Importance of financial management. (Marks 7)

OR

Q. 5. Short Notes: (Any 3)

(Marks 15)

- M) Debentures
- N) Retained Earnings
- O) Overdraft
- P) Venture Capital
- Q) Present value

SYBBI

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 full marks.

3) Use of simple calculator is allowed.

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

(Marks 8)

- 1) Short term financing refers to the issuance of debt having a maturity of less than _____.
(3 months, 6 months, 1 Year)
- 2) In all financial decisions there is _____ between risk and returns.
(point, gap, trade-off)
- 3) A financial _____ is the course of action determined for the future in respect of financial management of a concern.
(plan, system, audit)
- 4) If I want to know how much to deposit today in order to be able to make a one time withdrawal in the future, today's deposit is called the _____ value.
(present, future, discounted)
- 5) Capital budgeting is the process of making investment decision for _____ expenditure.
(revenue, capital, deferred revenue)
- 6) Under _____ if the present value of future cash flow is higher than the initial cash outlay, the project is selected otherwise rejected.
(net present value, payback period, accounting rate of return)
- 7) Cost of debt _____ tax adjustment.
(requires, does not require, ignores)
- 8) In the CAPM model, the cost of equity shares is function of the riskfree rate, _____ and the market return.
(bank rate, alpha factor, beta factor)
- 9) _____ capitalisation is the situation of high total capital as compared with the existing earnings.
(Over, Under, Zero)
- 10) Low dividend payout ratio leads to _____ retained earnings.
(higher, lower, neutral)

SYBBI

SYBBI/SEMIII/REGULAR/RISK MANAGEMENT

Time : 2.5 hours

Marks:75

Note:

1. All questions carry marks each.
2. Q1 is compulsory and questions from 2 to 5 have internal choice.
3. Use of simple calculator is allowed.

Q1 A. Fill in the blanks (any 8)

8

1. _____ - risk arises from stock price volatility.
(interest rate risk, equity risk, market risk, inflation risk)
2. _____ is an agreement which gives buyer right but not obligation to buy or sell a specific quantity of underlying asset. (futures, forwards, options, swaps)
3. Bonds are _____ where as stocks are equity. (futures, debt, rights, swaps)
4. _____ is an international credit rating agency based in New York city and London.
(CRISIL, FITCH, ICRA, CARE)
5. _____ is an effective tool for constantly evaluating the quality of loan book.
(LRM, TRS, Value at risk)
6. In _____, BCBS introduced capital measurement system called BASEL capital accord.
(1978, 1999, 1988, 1960)
7. _____ is the measure of banks capital. (current ratio, returns on investments ratio, capital adequacy ratio)
8. Credit risk is also known as _____ risk. (systematic risk, default risk, political risk, commercial risk)
9. By _____, India started having balance of payment problems. (1889, 1991, 1985, 1970)
10. _____ are the participants in the derivative contract who take positions in futures & options depending upon their expectation of price market. (Hedgers, speculators, arbitrageurs)

Q1 B. True or False (any 7)

7

1. Due to recession, there can be fall in income level of entire population.
2. Commercial risk refers to risk arising from political instability in a country.
3. Integrated Enterprise Risk Management includes methods and processes used by organizations to manage risk.
4. The credit crisis of 1972 was the worst financial & economic disaster of the 20th century.
NSE has the capitalization of more than _____ billion.
(US\$900, US\$ 989, US\$1000, US\$599)
5. _____ defines derivatives as financial instruments that are linked to a specific financial instrument traded in financial markets.
6. The _____
7. _____ value is the amount the bondholder receives as interest payments.
8. _____ the binomial model traces the evolution of the option's key underlying variables in discrete time.

10. _____ refers to sensitivity of changes in real domestic currency value of assets and liabilities.
- Q2.a. explain different types of market risks. 7
 b. explain roles & responsibilities of risk management. 8
 OR
- c. Explain ERM matrix with diagram. 7
 d. Explain credit crisis of 1772. 8
- Q3.a. Explain the reasons for the financial crisis 2007. 7
 b. Explain the growth of equity market in India. 8
 OR
- c. Explain different derivative contract with examples. 7
 d. Explain the role of futures & options in hedging exchange rate risk. 8
- Q4.a. Explain different types of Bonds. 7
 b. Distinguish between ABS & MBS. 8
 OR
- c. Explain functions of credit rating. 7
 d. Explain the mechanism arriving at risk ratings. 8
- Q5.a. Discuss the Capital adequacy ratio. 7
 b. Explain BASEL I, II AND III norms. 8
 OR
- Q5. Write short notes (any 3) 15
1. RAROC
 2. The great depression of 1929-39
 3. Futures
 4. Credit lifecycle
 5. Basel norms.

Time: 2.5 Hours

Marks: 75

Date: /10/2019

- 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) Rewrite the following sentences by selecting correct choice. (Any 8 out of 10) (8 Marks)

1. Patents and copyrights is an

- [a] Intangible Assets [b] Movable Assets [c] Intangible fixed asset [d] Fictitious Assets

2. Capital work in progress is disclosed under

- [a] Fixed asset [b] Current assets [c] Capital [d] Intangible assets

3) Cost of goods sold =

- a. opening stock + Purchase + closing stock b. opening stock + sales – closing stock
 c. closing stock – purchase + opening stock d. opening stock + purchase – closing stock

4. If EPS of the firm is Rs. 10 and retention ratio is 50% then Dividend is Rs

- [a] 10 [b] 0 [c] 5 [d] None of These

5. Gordon model formula is

- [a] $\frac{D + \frac{r}{k_e}(E-D)}{k_e} \times 100$ [b] $\frac{D}{k_e - g} \times 100$

6. Bonus shares are also termed as

- [a] Cash Dividend [b] Stock Dividend [c] Interim Dividend [d] Final Dividend

7. Standard Current ratio should be

- a) 1 : 1 b) 2 : 1 c) 1 : 2 d) 1.5 : 1

8. Standard Quick ratio should be

- a) 1 : 1 b) 2 : 1 c) 1 : 2 d) 1.5 : 1

9. Proprietors fund does not called

- [a] Equity [b] Own Fund [c] Net Worth [d] Borrowed Fund

10. one of the following is not financial expenses

- [a] Bad Debt [b] Discount [c] Insurance [d] Interest Paid

SYBB1
ATK1

Time: 2.5Hours

Marks: 75

- Note: 1) All questions are compulsory.
2). All questions have internal choices
4). Figures to the right indicate full marks

Q.1A) Explain the following concepts: (Any 5) 15

1. Minorities
2. Disabled Persons
3. Disaster Preparedness
4. Avalanches
5. Empirical Science
6. Conceptual skills
7. Horizontal Communication
8. Effective Listening.

OR

B) Write a detailed note on the Foundation Course (Semester III) Project submitted by you.

Q2. A) "Vishakha Guidelines for Preventing Sexual Harassment at Workplace, 1997;" Comment 15

OR

B) Examine the Constitutional and Legal Rights of Scheduled Castes in India.

Q3.A) Explain the effects of Disasters. 15

OR

B) Explain humanitarian approach to resettlement and rehabilitation under disaster management.

Q.4 A) Explain scientific temper as a fundamental duty of Indian Citizen? 15

OR

B) Bring out the differences between science and technology.

Q.5. A) Explain the advantages and disadvantages of Oral Communication? 15

OR

B) Explain styles of leadership.

S/BB7
306

SYBBI

Time : 2.5 hours

Marks:75

Note:

1. All questions carry marks each.
2. Q1 is compulsory and questions from 2 to 5 have internal choice.
3. Use of simple calculator is allowed.

Q1.A. Fill in the blanks (any 8)

8

1. _____ act as intermediaries in purchase & sale of securities in the primary & secondary market. (underwriters, merchant banker, broker, factoring)
2. _____ is the function of financial system. (saving function, nationalization of banks, establishment of development banks, intermediaries control)
3. _____ is mainly used by banks to meet their temporary requirement of cash. (short money, call money, put money, financial instruments)
4. SEBI was established in the year _____. (1990, 1993, 1988, 2000)
5. _____ is chairman of central board of directors of RBI. (Finance minister, Governor, President)
6. Who controls the money market? (RBI, SEBI, DFHI, IDBI)
7. T-Bills are issued by _____. (RBI, SEBI, FMC)
8. _____ are additional shares given to the current shareholders without any additional cost. (right issue, ESOP, Bonus shares)
9. Yield to maturity _____. (is current price of a bond, is coupon payment of bond, is related to price of bond)
10. Diversification can reduce _____. (risk, uncertainty, probability)

Q1.B. True or False (any 7)

7

1. Private sector companies issue commercial papers & corporate debentures.
2. SEBI is the regulator of Indian mutual fund industry.
3. A company issuing shares to small group of investors is called IPO.
4. NSE launched electronic screen based trading in 1994.
5. PFRDA was established By Government of India on 23rd August, 2003.
6. CP is not sold at discount and redeemed at.
7. Financial instruments are those which are issued by the Government.
8. Secondary market deals with listed securities.
9. Speculator handles transactions on a commission basis for their brokers.
10. The organized sector is largely made up of money lenders and indigenous bankers.

Q2.a. Explain the features of financial services.

7

b. Discuss the challenges faced by Indian financial services.

8

OR

c. Distinguish between Primary & Secondary market.

7

d. Explain the functions of RBI.	8
Q3.a.Explain the objectives of SEBI.	7
b. Explain the functions of IRDA.	8
OR	
c. Which are the different banking intermediaries?	7
d. Explain the features of insurance.	8
Q4.a Explain the different types of mutual funds.	7
b. What are the different capital market instruments?	8
OR	
c. Explain the fundamental analysis in detail.	7
d. What are the stages in Venture Capital financing.	8
Q5.a.What are the different methods of technical analysis?	7
b. Who are the participants in Primary & Secondary market?	8
OR	
Q5. Write short notes (any 3)	15
1. Public issue	
2. Prospectus	
3. Debt Market	
4. NHB	
5. PFRDA	

SYBBI

SYBBI/SEM-III/Regular/Information Technology in Banking and insurance-I

Time: 2hrs 30 Mins

Max Marks: 75

- Note: 1. All questions are compulsory
2. All questions carry equal marks

Q1 A: Fill In the Blanks (Any 8):

(8 Marks)

1. Paying taxes online is _____ e-commerce.
 - a. G2C
 - b. C2G
 - c. G2G
 - d. None of the above
2. _____ allows you to limit what content search engine crawlers get access to.
 - a. Crawler control
 - b. Tracking code
 - c. Order management
 - d. All of the above
3. EFT stands for _____.
 - a. Electronic Fund Transmit
 - b. Electronic Fund Transfer
 - c. Electronic Fine Transact
 - d. None of the above
4. Smart card contains _____.
 - a. Digital information
 - b. Embedded microprocessor
 - c. Decrypted information
 - d. Normalized data
5. _____ is a type of firewall
 - a. Software
 - b. Wireless networking
 - c. Routers
 - d. None of the above
6. _____ on the internet provides easy to use technology for publishing and disseminating information.
 - a. WWW
 - b. WCW
 - c. WLW

d. WWW

7. _____ describes e-commerce

- a. Doing business electronically
- b. Doing business
- c. Sale of goods
- d. All of the above

8. PDA stands for _____

- a. Personal digital assets
- b. Personal digitized assets
- c. Personal digital assistants
- d. None of the above

9. Major issues were the development of cyber space pave the way for _____

- a. Cyber crimes
- b. Security making
- c. Solving problems
- d. New idea shack

10. _____ is the first graphical web browser

- a. Mosaic
- b. Netscape navigator
- c. Firefox
- d. CERN

Q1 B. State whether following statement are True or False (Any 7):

(7 Marks)

1. Black hat hackers are considered legal in cyber security.
2. EPS stands for Electronic post system.
3. Online banking transactions can be performed at any time.
4. Bitcoin is decentralized.
5. Tim Berners -Lee invented the world wide web.
6. HTTP protocol is used to send and receive the emails.
7. Trojan Horses is amalicious software .
8. E-commerce will force the middle man to disappear.
9. Ubiquity means state of being everywhere at once.
10. SEO full form is Search engine optimization.

Q2. Answer the following:

(15 Marks)

- a) Explain types of E-commerce.
- b) What are the advartages and disadvantages of E-commerce?

(8 Marks)

(7 Marks)

OR

- c) What do you understand by online e-commerce mega stores? (8 Marks)
- d) Explain history of e-commerce. (7 Marks)

Q3. Answer the following:

a) Explain 3-tier client server application with the help of diagram. (8 Marks)

b) Explain e-commerce infrastructure. (7 Marks)

OR

c) Explain e-commerce security. (8 Marks)

d) What are threats to e-commerce? (7 Marks)

Q4. Answer the following:

a) What are the market forcing influencing I-ways? (8 Marks)

b) What is I-way? What are the components of I-way? (7 Marks)

OR

c) What are the benefits of E-banking? (8 Marks)

d) What is e banking? List the advantages of e banking? (7 Marks)

Q5. Answer the following:

a) What are spams and types of spams? (8 Marks)

b) What are salient features of IT Act, 2008? (7 Marks)

OR

Q5. Write Short notes on (Any 3):

1. CGI
2. HTTP
3. Firewall
4. Reporting cyber-crime in India
5. SSL

(15 Marks)

SYBBI/SEM-III/Regular/Information Technology in Banking and Insurance-I

Time: 2hrs 30 Mins

Max Marks: 75

- Note: 1. All questions are compulsory
2. All questions carry equal marks

Q1 A. Fill in the Blanks (Any 8):

(8 Marks)

1. In _____ system, the payment is debited from the payer's account before a payment is processed.
 - a. Pre-paid
 - b. Pay-now
 - c. Post-pay
 - d. None of the above
2. _____ allows you to limit what content search engine crawlers get access to.
 - a. Crawler control
 - b. Tracking code
 - c. Order management
 - d. All of the above
3. EFT stands for _____.
 - a. Electronic Fund Transmit
 - b. Electronic Fund Transfer
 - c. Electronic Fine Transact
 - d. None of the above
4. _____ is a fake payment server.
 - a. Blockchain
 - b. Sweet pot
 - c. Honey Pot
 - d. None of the above
5. _____ is a type of firewall.
 - a. Software
 - b. Wireless networking
 - c. Routers
 - d. None of the above
6. _____ on the internet provides easy to use technology for publishing and disseminating information.
 - a. WWW
 - b. WCW

- c. WLW
- d. WWN

7. _____ is used to authenticate the identity of sender of a document.

- a. Digital Signature
- b. 3d signature
- c. 2d signature
- d. None of the above

8. PDA stands for _____

- a. Personal digital assets
- b. Personal digitized assets
- c. Personal digital assistants
- d. None of the above

9. Major issues were the development of cyber space pave the way for _____

- e. Cyber crimes
- f. Security making
- g. Solving problems
- h. New idea shack

10. _____ is the first graphical web browser

- a. Mosaic
- b. Netscape navigator
- c. Firefox
- d. CERN

Q1 B. State whether following statement are True or False (Any 7):

(7 Marks)

1. Urbanladder.com is an example of media convergence.
2. EPS stands for Electronic post system.
3. Online banking transactions can be performed at any time.
4. Bitcoin is decentralized.
5. Tim Berners –Lee invented the world wide web.
6. .pptx is the extension to save a power point presentation .
7. Trojan Horses is amalicious software .
8. Skimming is a way of stealing the information physically from the card.
9. Ubiquity means state of being everywhere at once.
10. SEO full form is Search engine optimization.

Q2: Answer the following;

(15 Marks)

a) Explain 2-tier client server application with the help of diagram. (8 Marks)

b) What are the threats to e-commerce? (7 Marks)

OR

c) Explain e-commerce architecture and infrastructure in detail. (8 Marks)

d) What is CGI ? Explain different types of servers. (7 Marks)

Q3. Answer the following: (15 Marks)

a) Explain 3-tier client server application with the help of diagram. (8 Marks)

b) Explain e-commerce infrastructure. (7 Marks)

OR

c) Explain e-commerce security. (8 Marks)

d) What are threats to e-commerce? (7 Marks)

Q4. Answer the following: (15 Marks)

a) What are the market forcing influencing I-ways? (8 Marks)

b) What is I-way? What are the components of I-way? (7 Marks)

OR

a) Explain focus areas of working group on internet banking. (8 Marks)

b) What are e-commerce challenges in e-banking sector? (7 Marks)

Q5. Answer the following: (15 Marks)

a) What are spams and types of spams? (8 Marks)

b) What is firewall? What are its types and its benefits? (7 Marks)

OR

Q5. Write Short notes on (Any 3): (15 Marks)

1. WWW
2. HTTP
3. Firewall
4. Reporting cyber-crime in India
5. Phishing

Time: 2.5 Hours

Marks: 75

Date: /10/2019

- 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 are True or False (Answer any Eight): (8 Marks)

1. Trading organization requires less working capital.
2. Credit granted by supplier reduces working capital.
3. Dividend paid in cash.
4. Liquidity has no effect on dividend policy.
5. Analysis is must for interpretation.
6. Common size statement is a vertical analysis.
7. Operational information is used by lower level Management.
8. Stock is liquid asset.
9. Higher Stock turnover means higher cost of goods sold.
10. Owners fund and owed fund are the same.

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

'A'	'B'
1. Prepaid Expenses	a) Solvency Ratio
2. Mines	b) Aging Schedule
3. Hedging Approach	c) Acid Test Ratio
4. Blue Chip companies	d) Risk is minimized
5. Accounts Receivable	e) Current Liabilities
6. Debt to service ratio	f) Shareholders fund
7. Reserves and Surplus	g) Current Assets
8. Conservative Approach	h) Wasting Assets
9. Quick Ratio	i) Off selling Transactions
10. Outstanding Expenses	j) Low Dividend Yield

Q. 2) Following is the Profit & Loss Account of Moon Enterprise. (15 Marks)

Particular	Amount	Particular	Amount
T Opening Stock	400000	By Sales	
To Purchases	980000	Credit	1800000
To Wages	290000	Cash	700000
To Factory Expenses	190000		2500000
To Office Expenses	120000	By closing stock	6000000
To General Administrative Expense	130000	By sale of scrap	10000
To selling Expenses	112500	By Dividend Received	1000
To Depreciation on Machinery	250000		
To Provision for tax	140000		

- (1) The activities of purchasing, producing and selling occur evenly throughout the year
- (2) Raw materials equivalent to 1 ½ month of supply is stored in godown
- (3) The production process takes 15 days
- (4) Finished goods equal to month production are carried in stock
- (5) Debtor get one month credit
- (6) Credit allowed two month credit
- (7) Time lag in the payment of wages and overheads is 1 month
- (8) Cash and bank balance is to be maintained at 15% of the working capital
- (9) 25% purchases are for cash

Calculate working capital requirement

OR

Q. 3) From the following estimate and information relating to nirmala product private limited.

Calculate working capital requirement for the year 2013-14: (15 Marks)

Expected level of production and sale of the year – 180000 units

Cost per unit – Raw materials Rs9, Direct labour Rs4, overheads Rs6

Selling price per unit Rs22

Raw materials in stock on an average for 30 days

Materials are in process on an average for 15 days

Finished goods in stock on an average for 30days

Credit allowed for the suppliers is 30 days

Time lag in payment of customer is 60 days

Time lag in a payment of labour is 15 days

Time lag in payment of overheads is 30 days

All the sale on the credit expect 10% sale on which on a cash basis

Cash and bank balance is except to be Rs67000/-

The production and sale are evenly spread throughout the year

Labour and overheads accrue evenly during processing period

Company works for 360 days during an accounting year

Q. 4) A) Calculate Share Price as per Walters Model: (7 Marks)

PARTICULARS	X	Y
EPS	Rs.10	Rs.20
Rate of Return	20%	30%
Retention Ratio	60%	40%
Equity Capitalization Rate	30%	20%

Time: 2.5 hours

Marks:75

Note:

1. All questions carry marks each.
2. Q1 is compulsory and questions from 2 to 5 have internal choice.
3. Use of simple calculator is allowed.

Q1 A. Fill in the blanks (any 8)

8

1. _____ - risk arises from stock price volatility.
(interest rate risk, equity risk, market risk, inflation risk)
2. _____ is an agreement which gives buyer right but not obligation to buy or sell a specific quantity of underlying asset. (futures, forwards, options, swaps)
3. Bonds are _____ where as stocks are equity. (futures, debt, rights, swaps)
4. _____ is an international credit rating agency based in New York city and London.
(CRISIL, FITCH, ICRA, CARE)
5. _____ is an effective tool for constantly evaluating the quality of loan book.
(LRM, TRS, Value at risk)
6. In _____, BCBS introduced capital measurement system called BASEL capital record.
(1978, 1999, 1988, 1560)
7. _____ is the measure of banks capital. (current ratio, returns on investments ratio, capital adequacy ratio)
8. Credit risk is also known as _____ risk. (systematic risk, default risk, political risk, commercial risk)
9. By _____, India started having balance of payment problems. (1889, 1991, 1985, 1970)
10. _____ are the participants in the derivative contract who take positions in futures & options depending upon their expectation of price market. (Hedgers, speculators, arbitrageurs)

Q1 B. True or False (any 7)

7

1. Due to recession, there can be fall in income level of entire population.
2. Commercial risk refers to risk arising from political instability in a country.
3. Integrated Enterprise Risk Management includes methods and processes used by organizations to manage risk.
4. The credit crisis of 1772 was the worst financial & economic disaster of the 20th century.
5. NSE has the capitalization of more than _____ billion.
(US\$900, US\$ 989, US\$1000, US\$599)
6. IMF defines derivatives as financial instruments that are linked to a specific financial instrument can be traded in financial markets.
7. The coupon is the amount the bondholder receives as interest payments.
8. Value at risk refers to minimum loss on given asset over a given period of time.
9. The binomial pricing model traces the evolution of the option's key underlying variables in discrete time.

SYBBI/SEMIII/REGULAR/RISK MANAGEMENT

10. _____ refers to sensitivity of changes in real domestic currency value of assets and liabilities.
- Q2.a. explain different types of market risks. 7
b. explain roles & responsibilities of risk management. 8
- OR
- c. Explain ERM matrix with diagram. 7
d. Explain credit crisis of 1772. 8
- Q3.a. Explain different types of credit risks. 7
b. Explain Currency market in India. 8
- OR
- c. Explain relationship between risk & return in detail. 7
d. Explain the role of futures & options in hedging exchange rate risk. 8
- Q4.a. Explain different types of Bonds. 7
b. Distinguish between ABS & MBS. 8
- OR
- c. Explain functions of credit rating. 7
d. Explain the mechanism arriving at risk ratings. 8
- Q5.a. Discuss different major international credit rating agencies. 7
b. Explain BASEL I, II AND III norms. 8
- OR
- Q5. Write short notes (any 3) 15
1. Credit default swap
 2. Ratio analysis
 3. Value at risk
 4. Credit lifecycle
 5. Hedger.

(10)

Time: 2.5 Hours

Marks: 75

Date: /10/2019

- 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. Residential status does not depend upon citizenship.
2. Entertainment Allowances shall be fully exempt in case of employees of central government, state government and local authorities.
3. Capital gain arises from transfer of any capital assets.
4. The quantum of maximum deduction allowed u/s 80C is 1,50,000.
5. Share of Income Received by a member of HUF is fully taxable.
6. Deduction u/s 80E is applicable for interest on mediclaim.
7. Any Gift received by an individual from his brother Rs. 1,00,000 is fully taxable.
8. Expenses exceeding 60,000 paid in cash are disallowed.
9. Dividend received is exempt if it is received from co-operative bank.
10. Subletting will be taxable under the head income from house property.

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

'A'	'B'
1. 1,50,000	a) A.Y.
2. Mediclaim	b) P.Y.
3. Interest on Higher education	c) 80C
4. 2019-20	d) 80D
5. Maximum Rs. 10,000	e) 80E
6. 2018-19	f) 80TTA
7. Company	g) Mr. A
8. HUF	h) Reliance Industries
9. Individual	i) ABC CA Firm
10. Firm	j) Joint Family of Mr. Ram, his wife and two daughters

Q. 2) Mr. Abhijit who is physically disabled to the extent of 55%, works in private company. He has provided following particulars of his income for previous year ended on 31st march, 2019.

1. Basic salary Rs. 40,000 per month
2. Dearness allowance Rs. 16,000 per month
3. House rent allowance Rs. 10,000 per month (Exempt under section 10 Rs. 6000 per month)
4. Travelling allowance Rs. 50,000 (Amount actually spent on travelling Rs. 38,000)
5. He was provided with the accommodation by his employer perquisite value Rs. 35,000
6. Bonus declared by employer during the year was Rs. 15,000

Q. 3) A) Mr. Mirajkar is a owner of two houses. He provides you the information of these two houses or the year ended 31-3-2019 as under : (10 Marks)

- a) The first house was a let out property. The municipal valuation was Rs.1,25,000 and the actual rent received was Rs.18,000 per month. He paid interest on housing loan of Rs.20,000. He also paid municipal taxes of Rs.16,000.
- b) The second house was a self occupied property. The municipal valuation was Rs.1,00,000 and municipal taxes paid by him was Rs.12,000. He paid Rs.30,000 as interest on housing loan and Rs.45,000 towards principal repayment of the housing loan.

Q. 3) B) Shri Ramesh an Indian Citizen, left India for first time on 22-09-2018 for employment in U.K. and did not return to India till 31st March, 2019. Determine residential status for the AY 2019-20. (5 Marks)

Q. 4) A) Mr. Rajpal has made following investment /payments during PY 2018-19. (7 Marks)

- | | |
|--|---------------------|
| 1. LIC premium paid | 35,000 |
| 2. Contribution to public provident Fund (PPF) | 70,000 |
| 3. Higher education loan (Interest rate is @5%) | 5,00,000 |
| 4. Medical Insurance Premium for self, wife and dependent children | 28,000 ^v |
| 5. Mediclaim premium for parents (aged over 80 years) | 40,000 |

Compute eligible deduction under Chapter VI-A for the assessment year 2019-20.

Q. 4) B) From the following profit and loss account of Y for the year ending 31st March, 2019

Compute his business income:

(8 Marks)

Particulars	Rs	Particulars	Rs
To Rent	30,000	By Gross Profit	7,75,000
To Salaries	1,60,0000	By Interest on Bonds	50,000
To Motor car Expenses	25,000	By Dividend from Indian companies	15,000
To life Insurance Premium	60,000		
To Income Tax	26,000		
To Printing & Stationary	10,000		
To Conveyance	36,000		
To Depreciation	35,000		
To Donations	25,000		
To Net Profit	4,33,000		
TOTAL	8,40,000	TOTAL	8,40,000

OR

Time: 2.5Hours

Marks: 75

- Note: 1) All questions are compulsory.
2). All questions have internal choices
4). Figures to the right indicate full marks

Q.1A) Explain the following concepts: (Any 5) 15

1. Scheduled Tribes
2. Political Rights
3. Recovery after Disaster
4. Avalanches
5. Scientific Temper
6. Hippocratic Oath
7. Non-verbal Communication
8. Reflective Listening.

OR

B) Write a detailed note on the Foundation Course (Semester III) Project submitted by you.

Q2. A) "Women belong to the vulnerable category in India". Comment 15
OR

B) Examine the Constitutional and Legal Rights of Children in India.

Q3.A) Examine the impact of floods on human life. Suggest some measures for protection. 15
OR

B) Define Disaster Mitigation. Explain the different objectives of Disaster Mitigation.

Q.4 A) Write a note on scientific development in the age of reason and enlightenment. 15
OR

B) Bring out the differences between science and technology.

Q.5. A) Comment on the barriers to effective communication. How can one overcome these barriers?

15

OR

B) Explain statement of Purpose (SOP). Discuss the ways and approaches to write an SOP.



d. Discuss the functions of IRDA. 8

Q3.a. what are the powers & functions of SEBI. 7

b. Discuss the features of factoring. 8

OR

c. Explain the need and purpose of insurance. 7

d. what is the banking & Non banking financial institution in India. 8

Q4.a. What are the factors responsible for capital market growth in India? 7

b. What are the benefits & functions of stock exchange? 8

OR

c. What are the problems in Indian primary market? 7

d. Explain the different types of Government securities. 8

Q5.a. Who are the main players in the commodity market? 7

b. Explain the advantages & disadvantages of derivatives. 8

OR

Q5. Write short notes (any 3) 15

1. NCDEX

2. Corporate bonds

3. Hire purchase

4. CDSL

5. Balanced funds

(5)

Time : 2.5 hours

Marks:75

Note:

1. All questions carry marks each.
2. Q1 is compulsory and questions from 2to 5 have internal choice.
3. Use of simple calculator is allowed.

Q1.A. Fill in the blanks (any 8)

8

1. _____ act as intermediaries in purchase & sale of securities in the primary & secondary market. (underwriters, merchant banker, broker, factoring)
2. _____ is the function of financial system.(saving function, nationalization of banks, establishment of development banks, intermediaries control)
3. _____ is mainly used by banks to meet their temporary requirement of cash. (short money, call money, put money, financial instruments)
4. SEBI was established in the year _____. (1990, 1993, 1988, 2000)
5. _____ is chairman of central board of directors of RBI. (Finance minister, Governor, President)
6. Who controls the money market? (RBI, SEBI, DFHI, IDBI)
7. T-Bills are issued by _____.(RBI, SEBI, FMC)
8. _____ are additional shares given to the current shareholders without any additional cost.(right issue, ESOP, Bonus shares)
9. Yield to maturity _____. (is current price of a bond, is coupon payment of bond, is related to price of bond)
10. Diversification can reduce _____.(risk, uncertainty, probability)

Q1.B. Match the following (any 7)

7

A	B
1. Underwriting	a. Trade settle in cash
2. Merchant bank	b. Uncertainty
3. Offer for sale	c. Stock exchange
4. Loan syndication	d. Group of lender who provide loan to single borrower
5. Risk	e. Who undertakes the risk
6. Demutualization	f. Offer to stock brokers
7. Share	g. Interest
8. Spot market	h. Believe the price having downward movement
9. Debenture	i. Dividend
10. Bear	j. Engage in issue management

Q2.a. Explain the meaning & constituents of Indian financial system.

7

b. Explain the meaning and type of financial innovation.

8

OR

c. Discuss the challenges in payment & settlement system.

7

SYBBI

Time: 2.5 Hours

Marks: 75

Date: /10/2019

- 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) Rewrite the following sentences by selecting correct choice. (Any 8 out of 10) (8 Marks)

1. Patents and copyrights is an

- [a] Intangible Assets [b] Movable Assets [c] Intangible fixed asset [d] Fictitious Assets

2. Capital work in progress is disclosed under

- [a] Fixed asset [b] Current assets [c] Capital [d] Intangible assets

3) Cost of goods sold =

- a. opening stock + Purchase + closing stock b. opening stock + sales – closing stock
c. closing stock – purchase + opening stock d. opening stock + purchase – closing stock

4. If EPS of the firm is Rs. 10 and retention ratio is 50% then Dividend is Rs

- [a] 10 [b] 0 [c] 5 [d] None of These

5. Gordon model formula is

- [a] $\frac{D + \frac{r}{k_e}(E-D)}{k_e} \times 100$ [b] $\frac{D}{k_e - g} \times 100$

6. Bonus shares are also termed as

- [a] Cash Dividend [b] Stock Dividend [c] Interim Dividend [d] Final Dividend

7. Standard Current ratio should be

- a) 1 : 1 b) 2 : 1 c) 1 : 2 d) 1.5 : 1

8. Standard Quick ratio should be

- a) 1 : 1 b) 2 : 1 c) 1 : 2 d) 1.5 : 1

9. Proprietors fund does not called

- [a] Equity [b] Own Fund [c] Net Worth [d] Borrowed Fund

10. one of the following is not financial expenses

- [a] Bad Debt [b] Discount [c] Insurance [d] Interest Paid

[]

Q. 2) The balance sheet of Good Luck Ltd as on 31st March 2014 is as follows: (15 Marks)

Liabilities	(Rs. In Lakh)	Assets	(Rs. In Lakh)
Equity Share capital (Rs. 100 Each)	150	Fixed Assets (at cost)	420
10% Preference share capital	80	Less: Depreciation	50
Reserves & Surplus	90	Stock	50
Profit & Loss A/c	40	Debtors	60
10% Debentures	50	Cash	30
Provision for Tax	20		
Sundry Creditors	80		
	510		510

Net Profit After Tax Rs. 40 Lakh and Sales are Rs. 90 Lakh. Calculate the following ratios:

1. Current Ratio
2. Acid Test Ratio
3. Debtors Turnover Ratio
4. Debt Equity Ratio
5. Proprietary Ratio

Q. 3) From the following you are required to advice the management of Reshma Ltd. as to the working capital requirement of their business for 1,50,000 Units (15 Marks)

Cost to sales as,

Raw Material 40% Wages 20% Overheads 20%

Selling Price per unit Rs. 10.00

Other Information as follows:

- 1) The stock of Raw materials and Finished Goods are carried on an average for 3 month each.
- 2) Credit allowed to customers (Debtors) 3 months at cost Price.
- 3) Credit allowed by creditors is 4 months from the date of delivery of raw material.
- 4) Process takes 2 months.
- 5) Payment of wages is at half month.
- 6) Cash balance equal to Rs. 1,50,000 is to be kept.
- 7) To make provision of 10% Contingency.

OR

Q. 3) The following information is provided by data and Sons Ltd. for the year 2013-14.

Estimate yearly production = 30000 unit (15 Marks)

Estimate cost sheet per unit Rs

Raw materials	5
Wages	3
Overheads	2
Selling price	12

1. The company extend two month credit to the customer
2. The company maintain one month's stock of raw materials
3. The company maintain two month stock of finished good

[]

4. The processing period half month
5. The company is allowed one month credit by suppliers
6. Wages and overhead are to be paid one month in arrears
7. The cash and bank balance expected to be Rs 8125
8. Cash Sales is 20% and Cash Purchase is 30%.

Prepare an estimate of Working Capital.

Q. 4) A) Calculate Share Price as per Walters Model:

(7 Marks)

PARTICULARS	X	Y
EPS	Rs.10	Rs.20
Rate of Return	20%	30%
Retention Ratio	60%	40%
Equity Capitalization Rate	30%	20%

Q. 4) B) Being a CEO of Company Secretary of Arun Ltd. you are asked to calculate revised share capital for following companies using the information below:

(8 Marks)

Sr. No	Companies	Existing Total Share Capital	Proportion of Equity capital to Preference shares	Bonus Ratio
1	Priya Ltd.	15,00,000	3:2	1:1
2	Sagar Ltd.	30,00,000	2:1	2:1
3	Manoj Ltd.	20,00,000	1:1	4:1
4	Kirti Ltd.	50,00,000	4:1	8:2

OR

Q. 4) The following balance appear in the books of M/s. Suman Ltd. for year ended 31st March, 2011. You are required to prepare Revenue Statement and Balance Sheet in Vertical Form.

Particulars	Rs	Particular	Rs
Equity Share Capital	2,25,000	Sale	8,55,000
Plant & Machinery	45,000	Debentures	50,000
Purchases	6,55,000	Interim Dividend Paid	15,000
Wages	85,000	Depreciation	15,000
Bank Overdraft	20,000	Office Salaries	15,000
Office Rent	5,000	Dividend Received	5,000
Advertisement	10,000	Goodwill	25,000
Finance Expenses	8,000	Land & Building	48,000
Income Tax	15,000	Creditors	25,000
Preliminary Expenses	5,000	Trade Investment	75,000
Bills Payable	15,000	Purchase Return	5,000
Net Profit b/f from P.Y.	13,000	Debtors	65,000
Opening Stock	75,000	Cash	42,000
Sales Commission	6,000	Carriage Outward	4,000

Closing Stock 31st March, 2011 is Rs 80,000.

(15 Marks)

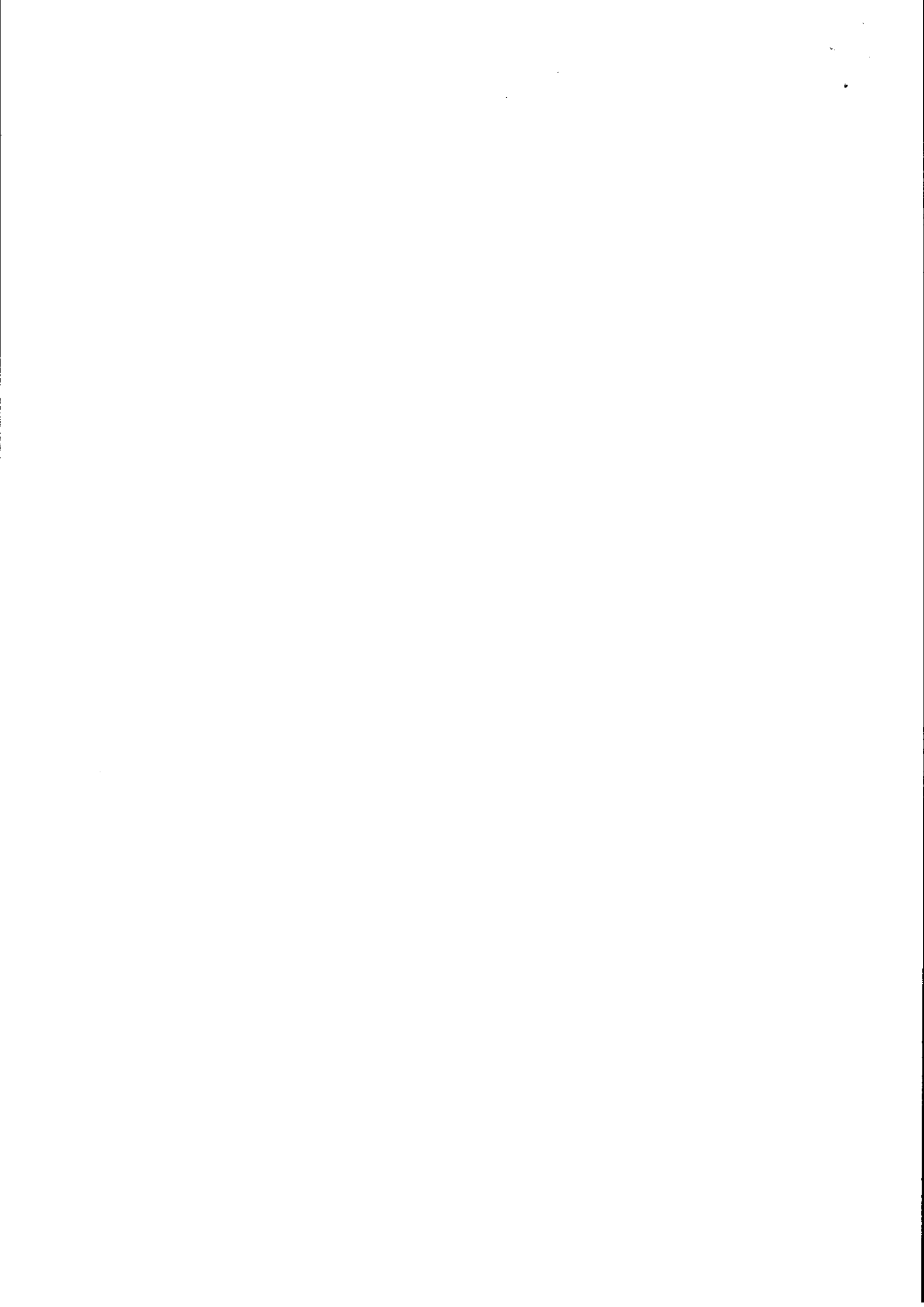
[]

- Q. 5) a) Limitations of Ratio Analysis (8 Marks)
b) Horizontal & Vertical Analysis of Financial Statements. (7 Marks)

OR

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

- 1) Margin of safety
- 2) Debtors Turnover and Creditors Turnover ratio
- 3) Fictitious Assets
- 4) Bonus Shares and Split Shares
- 5) Gross Profit Ratio and Net Profit Ratio



SYBBI

SYBBI 2009

SYBBI/SEM-III/Regular/Information Technology in Banking and Insurance-I

Time: 2hrs 30 Mins

Max Marks: 75

- Note: 1. All questions are compulsory
2. All questions carry equal marks

Q1 A. Fill in the Blanks (Any 8):

(8 Marks)

1. Paying taxes online is _____ e-commerce.
 - a. G2C
 - b. C2G
 - c. G2G
 - d. None of the above

2. _____ allows you to limit what content search engine crawlers get access to.
 - a. Crawler control
 - b. Tracking code
 - c. Order management
 - d. All of the above

3. EFT stands for _____.
 - a. Electronic Fund Transmit
 - b. Electronic Fund Transfer
 - c. Electronic Fine Transact
 - d. None of the above

4. Smart card contains _____.
 - a. Digital information
 - b. Embedded microprocessor
 - c. Decrypted information
 - d. Normalized data

5. _____ is a type of firewall.
 - a. Software
 - b. Wireless networking
 - c. Routers
 - d. None of the above

6. _____ on the internet provides easy to use technology for publishing and disseminating information.
 - a. WWW
 - b. WCW
 - c. WLW

- d. WWN
7. _____ describes e-commerce
- Doing business electronically
 - Doing business
 - Sale of goods
 - All of the above
8. PDA stands for _____
- Personal digital assets
 - Personal digitized assets
 - Personal digital assistants
 - None of the above
9. Major issues were the development of cyber space pave the way for _____
- Cyber crimes
 - Security making
 - Solving problems
 - New idea shack
10. _____ is the first graphical web browser
- Mosaic
 - Netscape navigator
 - Firefox
 - CERN

Q1 B. State whether following statement are True or False (Any 7):

(7 Marks)

- Black hat hackers are considered legal in cyber security.
- EPS stands for Electronic post system.
- Online banking transactions can be performed at any time.
- Bitcoin is decentralized.
- Tim Berners-Lee invented the world wide web.
- HTTP protocol is used to send and receive the emails.
- Trojan Horses is amalicious software .
- E-commerce will force the middle man to disappear.
- Ubiquity means state of being everywhere at once.
- SEO full form is Search engine optimization.

Q2. Answer the following:

(15 Marks)

- Explain types of E-commerce.
- What are the advantages and disadvantages of E-commerce?

(8 Marks)

(7 Marks)

OR

- c) What do you understand by online e-commerce mega stores? (8 Marks)
- d) Explain history of e-commerce.

(7 Marks)
(15 Marks)

Q3. Answer the following:

- a) Explain 3-tier client server application with the help of diagram.
- b) Explain e-commerce infrastructure.

(8 Marks)
(7 Marks)

OR

- c) Explain e-commerce security. (8 Marks)
- d) What are threats to e-commerce? (7 Marks)

Q4. Answer the following:

(15 Marks)
(8 Marks)
(7 Marks)

- a) What are the market forcing influencing I-ways?
- b) What is I-way? What are the components of I-way?

OR

- c) What are the benefits of E-banking? (8 Marks)
- d) What is e banking? List the advantages of e banking? (7 Marks)

Q5. Answer the following:

(15 Marks)
(8 Marks)
(7 Marks)

- a) What are spams and types of spams?
- b) What are salient features of IT Act, 2008?

OR

Q5. Write Short notes on (Any 3):

(15 Marks)

1. CGI
2. HTTP
3. Firewall
4. Reporting cyber-crime in India
5. SSL



Time: 2.5 Hours

Marks: 75

Date: /10/2019

- 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. Income from agricultural land and Sri Lanka is not taxable.
2. Capital gain arises on transfer of any asset.
3. Entertainment allowances is allowed as a deduction to both government and non-government employees.
4. Rent from sub-letting property is taxable under income from house property.
5. Assessment year can be for a period of less than a year.
6. Municipal taxes are allowed as deduction only it become by tenant.
7. In case of self-occupied property, net annual value is zero.
8. Perquisite value of gas, electricity and water supply is taxable under income from other sources.
9. Vacancy rent is deducted from gross annual value.
10. Bonus declared is taxable under income from salaries.

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

'A'	'B'
1. 1,50,000	a) A.Y.
2. Medclaim	b) P.Y.
3. Interest on Higher education	c) 80C
4. 2019-20	d) 80D
5. Maximum Rs. 10,000	e) 80E
6. 2018-19	f) 80TTA
7. Company	g) Mr. A
8. HUF	h) Reliance Industries
9. Individual	i) ABC CA Firm
10. Firm	j) Joint Family of Mr. Ram, his wife and two daughters

Q. 2) Mr. Abhijit who is physically disabled to the extent of 55%, works in private company. He has provided following particulars of his income for previous year ended on 31st march, 2019.

1. Basic salary Rs. 40,000 per month
2. Dearness allowance Rs. 16,000 per month
3. House rent allowance Rs. 10,000 per month (Exempt under section 10 Rs. 6000 per month)
4. Travelling allowance Rs. 50,000 (Amount actually spent on travelling Rs. 38,000)
5. He was provided with the accommodation by his employer perquisite value Rs. 35,000

[]

OR

Q. 3) A) Mr. Mirajkar is a owner of two houses. He provides you the information of these two houses or the year ended 31-3-2019 as under : (10 Marks)

a) The first house was a let out property. The municipal valuation was Rs.1,25,000 and the actual rent received was Rs.18,000 per month. He paid interest on housing loan of Rs.20,000. He also paid municipal taxes of Rs.16,000.

b) The second house was a self occupied property. The municipal valuation was Rs.1,00,000 and municipal taxes paid by him was Rs.12,000. He paid Rs.30,000 as interest on housing loan and Rs.45,000 towards principal repayment of the housing loan.

Q. 3) B) Shri Ramesh an Indian Citizen, left India for first time on 22-09-2018 for employment in U.K. and did not return to India till 31st March, 2019. Determine residential status for the AY 2019-20. (5 Marks)

Q. 4) A) Mr. Rajpal has made following investment /payments during PY 2018-19. (7 Marks)

1. LIC premium paid	35,000
2. Contribution to public provident Fund (PPF)	70,000
3. Higher education loan (Interest rate is @5%)	5,00,000
4. Medical Insurance Premium for self, wife and dependent children	28,000
5. Medclaim premium for parents (aged over 80 years)	40,000

Compute eligible deduction under Chapter VI-A for the assessment year 2019-20.

Q. 4) B) From the following profit and loss account of Y for the year ending 31st March, 2019

Compute his business income:

(8 Marks)

Particulars	Rs	Particulars	Rs
To Rent	30,000	By Gross Profit	7,75,000
To Salaries	1,60,000	By Interest on Bonds	50,000
To Motor car Expenses	25,000	By Dividend from Indian companies	15,000
To life Insurance Premium	60,000		
To Income Tax	26,000		
To Printing & Stationary	10,000		
To Conveyance	36,000		
To Depreciation	35,000		
To Donations	25,000		
To Net Profit	4,33,000		
TOTAL	8,40,000	TOTAL	8,40,000

OR

Q. 4) Mr. Sanglikar gives you the following information for the year ended 31st March, 2019.

Debit	Rs.	Credit	Rs.
To salaries	3,20,000	By Gross profit	14,00,000
To printing Expenses	50,000	By Winning from Lotteries	30,000
To Conveyance	60,000	By NSC interest	
To Rent	48,000	Accumulated	20,000
To Entertainment Expenses	30,000	By Dividend from Indian companies	20,000
To Advertisement Expenses	90,000		
To Depreciation	64,000		
To Advance Income tax	20,000		
To Embezzlement by employee	4,000		
To personal Expenses	56,000		
To staff Welfare Expenses	1,30,000		
To Net Profit	5,98,000		
Total	14,70,000	Total	14,70,000

Other Information:

(15 Marks)

- Depreciation allowable as per Income tax rules is Rs.65,000.
- Half of the rent is attributable his residential flat.
- Staff welfare expenses include Rs.30,000 incurred for medical treatment of his dependent physically handicapped sister.
- He paid children tuition fees of Rs. 50,000 & LIC of Rs. 1,20,000

You are required to compute his **total taxable income** for the Assessment year 2019-20.

Q. 5) a) Give Details of exempt under section 10 (8 Marks)

b) Give Details of Deduction under chapter VI A (7 Marks)

OR

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

- Long term and Short term capital gain
- Allowances and Perquisites
- ROR and RNOR
- Interest and Preconstruction Interest
- Allowed and Not Allowed Business Expenses

SYBBI

Sem III Regular 2019

SYBBI/SEMIII/REGULAR/RISK MANAGEMENT

Time : 2.5 hours

Marks:75

Note:

1. All questions carry marks each.
2. Q1 is compulsory and questions from 2 to 5 have internal choice.
3. Use of simple calculator is allowed.

Q1 A. Fill in the blanks (any 8)

8

1. _____ - risk arises from stock price volatility.
(interest rate risk, equity risk, market risk, inflation risk)
2. _____ is an agreement which gives buyer right but not obligation to buy or sell a specific quantity of underlying asset. (futures, forwards, options, swaps)
3. Bonds are _____ where as stocks are equity. (futures, debt, rights, swaps)
4. _____ is an international credit rating agency based in New York city and London.
(CRISIL, FITCH, ICRA, CARE)
5. _____ is an effective tool for constantly evaluating the quality of loan book.
(LRM, TRS, Value at risk)
6. In _____, BCBS introduced capital measurement system called BASEL capital record.
(1978, 1999, 1988, 1560)
7. _____ is the measure of banks capital. (current ratio, returns on investments ratio, capital adequacy ratio)
8. Credit risk is also known as _____ risk. (systematic risk, default risk, political risk, commercial risk)
9. By _____, India started having balance of payment problems. (1889, 1991, 1985, 1970)
10. _____ are the participants in the derivative contract who take positions in futures & options depending upon their expectation of price market. (Hedgers, speculators, arbitrageurs)

Q1 B. True or False (any 7)

7

1. Due to recession, there can be fall in income level of entire population.
2. Commercial risk refers to risk arising from political instability in a country.
3. Integrated Enterprise Risk Management includes methods and processes used by organizations to manage risk.
4. The credit crisis of 1772 was the worst financial & economic disaster of the 20th century.
5. NSE has the capitalization of more than _____ billion.
(US\$900, US\$ 989, US\$1000, US\$599)
6. IMF defines derivatives as financial instruments that are linked to a specific financial instrument can be traded in financial markets.
7. The coupon is the amount the bondholder receives as interest payments.
8. Value at risk refers to minimum loss on given asset over a given period of time.
9. The binomial pricing model traces the evolution of the option's key underlying variables in discrete time.

10. _____ refers to sensitivity of changes in real domestic currency value of assets and liabilities.
- Q2.a. explain different types of market risks. 7
 b. explain roles & responsibilities of risk management. 8
 OR
 c. Explain ERM matrix with diagram. 7
 d. Explain credit crisis of 1772. 8
- Q3.a. Explain the reasons for the financial crisis 2007. 7
 b. Explain the growth of equity market in India. 8
 OR
 c. Explain different derivative contract with examples. 7
 d. Explain the role of futures & options in hedging exchange rate risk. 8
- Q4.a. Explain different types of Bonds. 7
 b. Distinguish between ABS & MBS. 8
 OR
 c. Explain functions of credit rating. 7
 d. Explain the mechanism arriving at risk ratings. 8
- Q5.a. Discuss the Capital adequacy ratio. 7
 b. Explain BASEL I, II AND III norms. 8
 OR
 Q5. Write short notes (any 3) 15
1. RAROC
 2. The great depression of 1929-39
 3. Futures
 4. Credit lifecycle
 5. Basel norms.

>YBB1

Sem III 2019

SYBBI/SEM III/REGULAR/FINANCIAL MARKETS

Time : 2.5 hours

Marks:75

Note:

1. All questions carry marks each.
2. Q1 is compulsory and questions from 2 to 5 have internal choice.
3. Use of simple calculator is allowed.

Q1.A. Fill in the blanks (any 8)

8

1. _____ act as intermediaries in purchase & sale of securities in the primary & secondary market. (underwriters, merchant banker, broker, factoring)
2. _____ is the function of financial system.(saving function, nationalization of banks, establishment of development banks, intermediaries control)
3. _____ is mainly used by banks to meet their temporary requirement of cash. (short money, call money, put money, financial instruments)
4. SEBI was established in the year _____. (1990, 1993, 1988, 2000)
5. _____ is chairman of central board of directors of RBI. (Finance minister, Governor, President)
6. Who controls the money market? (RBI, SEBI, DFHI, IDBI)
7. T-Bills are issued by _____.(RBI, SEBI, FMC)
8. _____ are additional shares given to the current shareholders without any additional cost.(right issue, ESOP, Bonus shares)
9. Yield to maturity _____. (is current price of a bond, is coupon payment of bond, is related to price of bond)
10. Diversification can reduce _____.(risk, uncertainty, probability)

Q1.B. True or False (any 7)

7

1. Private sector companies issue commercial papers & corporate debentures.
2. SEBI is the regulator of Indian mutual fund industry.
3. A company issuing shares to small group of investors is called IPO.
4. NSE launched electronic screen based trading in 1994.
5. PFRDA was established By Government of India on 23rd August, 2003.
6. CP is not sold at discount and redeemed at.
7. Financial instruments are those which are issued by the Government.
8. Secondary market deals with listed securities.
9. Speculator handles transactions on a commission basis for their brokers.
10. The organized sector is largely made up of money lenders and indigenous bankers.

Q2.a. Explain the features of financial services.

7

b. Discuss the challenges faced by Indian financial services.

8

OR

c. Distinguish between Primary & Secondary market.

7

- d. Explain the functions of RBI. 8
- Q3.a. Explain the objectives of SEBI. 7
- b. Explain the functions of IRDA. 8
- OR
- c. Which are the different banking intermediaries? 7
- d. Explain the features of insurance. 8
- Q4.a. Explain the different types of mutual funds. 7
- b. What are the different capital market instruments? 8
- OR
- c. Explain the fundamental analysis in detail. 7
- d. What are the stages in Venture Capital financing. 8
- Q5.a. What are the different methods of technical analysis? 7
- b. Who are the participants in Primary & Secondary market? 8
- OR
- Q5. Write short notes (any 3) 15
1. Public issue
 2. Prospectus
 3. Debt Market
 4. NHB
 5. PFRDA

SYBBI/SEM III/REGULAR/FINANCIAL MARKETS

Time : 2.5 hours

Marks:75

Note:

1. All questions carry marks each.
2. Q1 is compulsory and questions from 2 to 5 have internal choice.
3. Use of simple calculator is allowed.

Q1.A. Fill in the blanks (any 8)

8

1. _____ act as intermediaries in purchase & sale of securities in the primary & secondary market. (underwriters, merchant banker, broker, factoring)
2. _____ is the function of financial system. (saving function, nationalization of banks, establishment of development banks, intermediaries control)
3. _____ is mainly used by banks to meet their temporary requirement of cash. (short money, call money, put money, financial instruments)
4. SEBI was established in the year _____. (1990, 1993, 1988, 2000)
5. _____ is chairman of central board of directors of RBI. (Finance minister, Governor, President)
6. Who controls the money market? (RBI, SEBI, DFHI, IDBI)
7. T-Bills are issued by _____. (RBI, SEBI, FMC)
8. _____ are additional shares given to the current shareholders without any additional cost. (right issue, ESOP, Bonus shares)
9. Yield to maturity _____. (is current price of a bond, is coupon payment of bond, is related to price of bond)
10. Diversification can reduce _____. (risk, uncertainty, probability)

Q1.B. Match the following (any 7)

7

A	B
1. Underwriting	a. Trade settle in cash
2. Merchant bank	b. Uncertainty
3. Offer for sale	c. Stock exchange
4. Loan syndication	d. Group of lender who provide loan to single borrower
5. Risk	e. Who undertakes the risk
6. Demutualization	f. Offer to stock brokers
7. Share	g. Interest
8. Spot market	h. Believe the price having downward movement
9. Debenture	i. Dividend
10. Bear	j. Engage in issue management

Q2.a. Explain the meaning & constituents of Indian financial system.

7

b. Explain the meaning and type of financial innovation.

8

OR

c. Discuss the challenges in payment & settlement system.

7

d. Discuss the functions of IRDA. 8

Q3.a. what are the powers & functions of SEBI. 7

b. Discuss the features of factoring. 8

OR

c. Explain the need and purpose of insurance. 7

d. what is the banking & Non banking financial institution in India. 8

Q4.a. What are the factors responsible for capital market growth in India? 7

b. What are the benefits & functions of stock exchange? 8

OR

c. What are the problems in Indian primary market? 7

d. Explain the different types of Government securities. 8

Q5.a. Who are the main players in the commodity market? 7

b. Explain the advantages & disadvantages of derivatives. 8

OR

Q5. Write short notes (any 3) 15

1. NCDEX
2. Corporate bonds
3. Hire purchase
4. CDSL
5. Balanced funds

5

SYBBI/SEM-III/Regular/Information Technology in Banking and Insurance-I

Time: 2hrs 30 Mins

Max Marks: 75

- Note: 1. All questions are compulsory
2. All questions carry equal marks

Q1 A. Fill in the Blanks (Any 8):

(8 Marks)

1. In _____ system, the payment is debited from the payer's account before a payment is processed.
 - a. Pre-paid
 - b. Pay-now
 - c. Post-pay
 - d. None of the above
2. _____ allows you to limit what content search engine crawlers get access to.
 - a. Crawler control
 - b. Tracking code
 - c. Order management
 - d. All of the above
3. EFT stands for _____.
 - a. Electronic Fund Transmit
 - b. Electronic Fund Transfer
 - c. Electronic Fine Transact
 - d. None of the above
4. _____ is a fake payment server.
 - a. Blockchain
 - b. Sweet pot
 - c. Honey Pot
 - d. None of the above
5. _____ is a type of firewall.
 - a. Software
 - b. Wireless networking
 - c. Routers
 - d. None of the above
6. _____ on the internet provides easy to use technology for publishing and disseminating information.
 - a. WWW
 - b. WCW

- c. WLW
- d. WWN

7. _____ is used to authenticate the identity of sender of a document.

- a. Digital Signature
- b. 3d signature
- c. 2d signature
- d. None of the above

8. PDA stands for _____

- a. Personal digital assets
- b. Personal digitized assets
- c. Personal digital assistants
- d. None of the above

9. Major issues were the development of cyber space pave the way for _____

- e. Cyber crimes
- f. Security making
- g. Solving problems
- h. New idea shack

10. _____ is the first graphical web browser

- a. Mosaic
- b. Netscape navigator
- c. Firefox
- d. CERN

Q1 B. State whether following statement are True or False (Any 7):

(7 Marks)

1. Urbanladder.com is an example of media convergence.
2. EPS stands for Electronic post system.
3. Online banking transactions can be performed at any time.
4. Bitcoin is decentralized.
5. Tim Berners –Lee invented the world wide web.
6. .pptx is the extension to save a power point presentation .
7. Trojan Horses is amalicious software .
8. Skimming is a way of stealing the information physically from the card.
9. Ubiquity means state of being everywhere at once.
10. SEO full form is Search engine optimization.

Q2: Answer the following;

(15 Marks)

- a) Explain 2-tier client server application with the help of diagram. (8 Marks)
- b) What are the threats to e-commerce? (7 Marks)
OR
- c) Explain e-commerce architecture and infrastructure in detail. (8 Marks)
- d) What is CGI ? Explain different types of servers. (7 Marks)
- Q3. Answer the following: (15 Marks)**
- a) Explain 3-tier client server application with the help of diagram. (8 Marks)
- b) Explain e-commerce infrastructure. (7 Marks)
OR
- c) Explain e-commerce security. (8 Marks)
- d) What are threats to e-commerce? (7 Marks)
- Q4. Answer the following: (15 Marks)**
- a) What are the market forcing influencing I-ways? (8 Marks)
- b) What is I-way? What are the components of I-way? (7 Marks)
OR
- a) Explain focus areas of working group on internet banking. (8 Marks)
- b) What are e-commerce challenges in e-banking sector? (7 Marks)
- Q5. Answer the following: (15 Marks)**
- a) What are spams and types of spams? (8 Marks)
- b) What is firewall? What are its types and its benefits? (7 Marks)
OR
- Q5. Write Short notes on (Any 3): (15 Marks)**
1. WWW
 2. HTTP
 3. Firewall
 4. Reporting cyber-crime in India
 5. Phishing

Time: 2.5 Hours

Marks: 75

Date: /10/2019

- 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 are True or False (Answer any Eight): (8 Marks)

1. Trading organization requires less working capital.
2. Credit granted by supplier reduces working capital.
3. Dividend paid in cash.
4. Liquidity has no effect on dividend policy.
5. Analysis is must for interpretation.
6. Common size statement is a vertical analysis.
7. Operational information is used by lower level Management.
8. Stock is liquid asset.
9. Higher Stock turnover means higher cost of goods sold.
10. Owners fund and owed fund are the same.

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

'A'	'B'
1. Prepaid Expenses	a) Solvency Ratio
2. Mines	b) Aging Schedule
3. Hedging Approach	c) Acid Test Ratio
4. Blue Chip companies	d) Risk is minimized
5. Accounts Receivable	e) Current Liabilities
6. Debt to service ratio	f) Shareholders fund
7. Reserves and Surplus	g) Current Assets
8. Conservative Approach	h) Wasting Assets
9. Quick Ratio	i) Off selling Transactions
10. Outstanding Expenses	j) Low Dividend Yield

Q. 2) Following is the Profit & Loss Account of Moon Enterprise. (15 Marks)

Particular	Amount	Particular	Amount
T Opening Stock	400000	By Sales	
To Purchases	980000	- Credit	1800000
To Wages	290000	- Cash	700000
To Factory Expenses	190000		2500000
To Office Expenses	120000	By closing stock	6000000
To General Administrative Expense	130000	By sale of scrap	10000
To selling Expenses	112500	By Dividend Received	1000
To Depreciation on Machinery	250000		
To Provision for tax	140000		

To Net Profit	498000		
	3111000		3111000

You are required to compute the following ratio:

- 1) Gross profit ratio
- 2) Stock Turnover ratio
- 3) Administrative Expenses ratio
- 4) Net profit before tax and after tax ratio ratio.

(Preparing Statement in vertical from is required.)

OR

Q. 2) Following is the Balance sheet of Biss and Happiness Ltd.

(15 Marks)

Balance sheet as on 31st march, 2013

Liabilities	Amount	Asset	Amount
Equity share holders	100000	Machinery	296000
General Reserve	70000	Investment	112000
10% Preference share capital	180000	Stock on Trade	101000
15% Debenture	120000	Bill Receivable	20000
Trade Payable	122000	Trade Receivable	49000
Bank Overdraft	20000	Cash at Bank	38000
Provision for Tax	18000	Profit & Loss	14000
Total	630000	Total	630000

Sales for the year Rs700000 Gross Profit Rate – 25% and opening stock is Rs109000. Profit before Tax for the year ending 31-3-2013 id Rs.210000.

You are required to compute the following Ratio.

- 1) Current ratio
- 2) Acid test Ratio
- 3) Stock Turnover Ratio
- 4) Proprietary Ratio
- 5) Debt Equity ratio
- 6) Return on Capital Employed

Redrafting the Balance sheet in vertical format is not expected.

Q. 3) A factory produces 84000 units during the year and sells them @ 50 per unit. (15 Marks)

Working capital management

Raw materials	55%
Labour	18%
Overheads	17%
	90%
Profit	10%
Selling price	100%

- (1) The activities of purchasing, producing and selling occur evenly throughout the year
- (2) Raw materials equivalent to 1 ½ month of supply is stored in godown
- (3) The production process takes 15 days
- (4) Finished goods equal to month production are carried in stock
- (5) Debtor get one month credit
- (6) Credit allowed two month credit
- (7) Time lag in the payment of wages and overheads is 1 month
- (8) Cash and bank balance is to be maintained at 15% of the working capital
- (9) 25% purchases are for cash

Calculate working capital requirement

OR

Q. 3) From the following estimate and information relating to nirmala product private limited. Calculate working capital requirement for the year 2013-14: (15 Marks)

Expected level of production and sale of the year – 180000 units

Cost per unit – Raw materials Rs9, Direct labour Rs4, overheads Rs6

Selling price per unit Rs22

Raw materials in stock on an average for 30 days

Materials are in process on an average for 15 days

Finished goods in stock on an average for 30days

Credit allowed for the suppliers is 30 days

Time lag in payment of customer is 60 days

Time lag in a payment of labour is 15 days

Time lag in payment of overheads is 30 days

All the sale on the credit expect 10% sale on which on a cash basis

Cash and bank balance is except to be Rs67000/-

The production and sale are evenly spread throughout the year

Labour and overheads accrue evenly during processing period

Company works for 360 days during an accounting year

Q. 4) A) Calculate Share Price as per Walters Model:

(7 Marks)

PARTICULARS	X	Y
EPS	Rs.10	Rs.20
Rate of Return	20%	30%
Retention Ratio	60%	40%
Equity Capitalization Rate	30%	20%

Time: 2.5 hours

Marks:75

Note:

1. All questions carry marks each.
2. Q1 is compulsory and questions from 2 to 5 have internal choice.
3. Use of simple calculator is allowed.

Q1 A. Fill in the blanks (any 8)

8

1. _____ - risk arises from stock price volatility.
(interest rate risk, equity risk, market risk, inflation risk)
2. _____ is an agreement which gives buyer right but not obligation to buy or sell a specific quantity of underlying asset. (futures, forwards, options, swaps)
3. Bonds are _____ where as stocks are equity. (futures, debt, rights, swaps)
4. _____ is an international credit rating agency based in New York city and London.
(CRISIL, FITCH, ICRA, CARE)
5. _____ is an effective tool for constantly evaluating the quality of loan book.
(LRM, TRS, Value at risk)
6. In _____, BCBS introduced capital measurement system called BASEL capital accord.
(1978, 1999, 1988, 1960)
7. _____ is the measure of banks capital. (current ratio, returns on investments ratio, capital adequacy ratio)
8. Credit risk is also known as _____ risk. (systematic risk, default risk, political risk, commercial risk)
9. By _____, India started having balance of payment problems. (1889, 1991, 1985, 1970)
10. _____ are the participants in the derivative contract who take positions in futures & options depending upon their expectation of price market. (Hedgers, speculators, arbitrageurs)

Q1 B. True or False (any 7)

7

1. Due to recession, there can be fall in income level of entire population.
2. Commercial risk refers to risk arising from political instability in a country.
3. Integrated Enterprise Risk Management includes methods and processes used by organizations to manage risk.
4. The credit crisis of 1772 was the worst financial & economic disaster of the 20th century.
5. NSE has the capitalization of more than _____ billion.
(US\$900, US\$ 989, US\$1000, US\$599)
6. IMF defines derivatives as financial instruments that are linked to a specific financial instrument can be traded in financial markets.
7. The coupon is the amount the bondholder receives as interest payments.
8. Value at risk refers to minimum loss on given asset over a given period of time.
9. The binomial pricing model traces the evolution of the option's key underlying variables in discrete time.

SYBBI/SEMIII/REGULAR/RISK MANAGEMENT

10. _____ refers to sensitivity of changes in real domestic currency value of assets and liabilities.
- Q2.a. explain different types of market risks. 7
b. explain roles & responsibilities of risk management. 8
- OR
- c. Explain ERM matrix with diagram. 7
d. Explain credit crisis of 1772. 8
- Q3.a. Explain different types of credit risks. 7
b. Explain Currency market in India. 8
- OR
- c. Explain relationship between risk & return in detail. 7
d. Explain the role of futures & options in hedging exchange rate risk. 8
- Q4.a. Explain different types of Bonds. 7
b. Distinguish between ABS & MBS. 8
- OR
- c. Explain functions of credit rating. 7
d. Explain the mechanism arriving at risk ratings. 8
- Q5.a. Discuss different major international credit rating agencies. 7
b. Explain BASEL I, II AND III norms. 8
- OR
- Q5. Write short notes (any 3) 15
1. Credit default swap
 2. Ratio analysis
 3. Value at risk
 4. Credit lifecycle
 5. Hedger.

(10)

Time: 2.5 Hours

Marks: 75

Date: /10/2019

- 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. Residential status does not depend upon citizenship.
2. Entertainment Allowances shall be fully exempt in case of employees of central government, state government and local authorities.
3. Capital gain arises from transfer of any capital assets.
4. The quantum of maximum deduction allowed u/s 80C is 1,50,000.
5. Share of Income Received by a member of HUF is fully taxable.
6. Deduction u/s 80E is applicable for interest on mediclaim.
7. Any Gift received by an individual from his brother Rs. 1,00,000 is fully taxable.
8. Expenses exceeding 60,000 paid in cash are disallowed.
9. Dividend received is exempt if it is received from co-operative bank.
10. Subletting will be taxable under the head income from house property.

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

'A'	'B'
1. 1,50,000	a) A.Y.
2. Mediclaim	b) P.Y.
3. Interest on Higher education	c) 80C
4. 2019-20	d) 80D
5. Maximum Rs. 10,000	e) 80E
6. 2018-19	f) 80TTA
7. Company	g) Mr. A
8. HUF	h) Reliance Industries
9. Individual	i) ABC CA Firm
10. Firm	j) Joint Family of Mr. Ram, his wife and two daughters

Q. 2) Mr. Abhijit who is physically disabled to the extent of 55%, works in private company. He has provided following particulars of his income for previous year ended on 31st march, 2019.

1. Basic salary Rs. 40,000 per month
2. Dearness allowance Rs. 16,000 per month
3. House rent allowance Rs. 10,000 per month (Exempt under section 10 Rs. 6000 per month)
4. Travelling allowance Rs. 50,000 (Amount actually spent on travelling Rs. 38,000)
5. He was provided with the accommodation by his employer perquisite value Rs. 35,000
6. Bonus declared by employer during the year was Rs. 15,000

Q. 3) A) Mr. Mirajkar is a owner of two houses. He provides you the information of these two houses or the year ended 31-3-2019 as under : **(10 Marks)**

- a) The first house was a let out property. The municipal valuation was Rs.1,25,000 and the actual rent received was Rs.18,000 per month. He paid interest on housing loan of Rs.20,000. He also paid municipal taxes of Rs.16,000.
- b) The second house was a self occupied property. The municipal valuation was Rs.1,00,000 and municipal taxes paid by him was Rs.12,000. He paid Rs.30,000 as interest on housing loan and Rs.45,000 towards principal repayment of the housing loan.

Q. 3) B) Shri Ramesh an Indian Citizen, left India for first time on 22-09-2018 for employment in U.K. and did not return to India till 31st March, 2019. Determine residential status for the AY 2019-20. **(5 Marks)**

Q. 4) A) Mr. Rajpal has made following investment /payments during PY 2018-19. **(7 Marks)**

- | | |
|--|---------------------|
| 1. LIC premium paid | 35,000 |
| 2. Contribution to public provident Fund (PPF) | 70,000 |
| 3. Higher education loan (Interest rate is @5%) | 5,00,000 |
| 4. Medical Insurance Premium for self, wife and dependent children | 28,000 [*] |
| 5. Mediclaim premium for parents (aged over 80 years) | 40,000 |

Compute eligible deduction under Chapter VI-A for the assessment year 2019-20.

Q. 4) B) From the following profit and loss account of Y for the year ending 31st March, 2019

Compute his business income:

(8 Marks)

Particulars	Rs	Particulars	Rs
To Rent	30,000	By Gross Profit	7,75,000
To Salaries	1,60,0000	By Interest on Bonds	50,000
To Motor car Expenses	25,000	By Dividend from Indian companies	15,000
To life Insurance Premium	60,000		
To Income Tax	26,000		
To Printing & Stationary	10,000		
To Conveyance	36,000		
To Depreciation	35,000		
To Donations	25,000		
To Net Profit	4,33,000		
TOTAL	8,40,000	TOTAL	8,40,000

OR

Time: 2.5Hours

Marks: 75

- Note: 1) All questions are compulsory.
2). All questions have internal choices
4). Figures to the right indicate full marks

Q.1A) Explain the following concepts: (Any 5) 15

1. Scheduled Tribes
2. Political Rights
3. Recovery after Disaster
4. Avalanches
5. Scientific Temper
6. Hippocratic Oath
7. Non-verbal Communication
8. Reflective Listening.

OR

B) Write a detailed note on the Foundation Course (Semester III) Project submitted by you.

Q2. A) "Women belong to the vulnerable category in India". Comment 15

OR

B) Examine the Constitutional and Legal Rights of Children in India.

Q3.A) Examine the impact of floods on human life. Suggest some measures for protection. 15

OR

B) Define Disaster Mitigation. Explain the different objectives of Disaster Mitigation.

Q.4 A) Write a note on scientific development in the age of reason and enlightenment. 15

OR

B) Bring out the differences between science and technology.

Q.5. A) Comment on the barriers to effective communication. How can one overcome these barriers?

15

OR

B) Explain statement of Purpose (SOP). Discuss the ways and approaches to write an SOP.

REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2019-2020
SEMESTER: IV (SYBBI)

Subject: *Financial Management – II*

Date: 06/02/2020

Time: 45 Min

Marks: 20

Q1 (A) Multiple Choice Question:

Marks: 2.5

1. Interest rate is fixed on the principle of

- a) Higher the risk, Higher the return. b) Higher the risk, Lower the return.
c) Lower the risk, Lower the return. d) Both (a) and (c).

2. Name the committee appointed by RBI to recommend working capital financing.

- a) Srikrishna Committee. b) P. L. Tandon Committee. c) K. M. Birla Committee
d) Joint Parliamentary Committee.

3. A Break-even point; profit/loss is

- a) more than loss b) equal to zero c) positive d) negative

4. EPS is

- a) Economic per Share b) Earnings per Share c) Earnings per Statement
d) None of these

5. Bank finance for working capital funding comprises of.....

- a) Bank Overdraft b) Cash Credit c) Bill Discounting d) All of the above

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

Marks: 2.5

1. Operating leverage is concerned with financing decisions.
2. Working capital gap means Current Assets minus Core Current Assets.
3. Combined leverage should be as high as possible.
4. The expansion of the abbreviation MPBF is Minimum Available Bank Finance.
5. Trade credit is a source of working capital.

Q.2) The Board of Directors of Alisha Ltd. requests you to prepare a statement showing the requirements of working capital for a forecast level of 52,000 units. Following information is made available.

Marks: 10

Raw material	400
Labour	150
Overheads manufacturing	200
Overheads selling and distribution	100

Additional Information:

- (a) Selling price Rs. 1,000 per unit.
- (b) Raw material in stock Average 4 weeks.
- (c) W.I.P. average 4 weeks.
- (d) Finished goods in stock average 4 weeks.
- (e) Credit allowed to debtors average 8 weeks.
- (f) Credit allowed to suppliers average 4 weeks.
- (g) Cash at Bank is expected to be Rs. 50,000
- (h) Core current assets Rs. 4,00,000.

Find out MPBF under all method suggested by Tandon committee.

Q.3) Prepare income statement from the following company:

Marks: 5

Particulars	Mehul
P/V ratio (%)	25
Interest (Rs.)	50,000
Degree of Operating Leverage	5:1
Degree of Financial Leverage	4:1
Income Tax Rate	30%

REENA MEHTA COLLEGE OF ARTS, SCIENCE COMMERCE AND MANAGEMENT
STUDIES

INTERNAL EXAMINATION

SYBBI SEM IV

SUBJECT NAME: Wealth Management

Max. Marks: 20.

Duration: 45 Min

Q1.A) Fill in the blanks.

(2.5 marks)

1. _____ planning involves an analysis of the various choices you can make today to help for your financial future. (tax, retirement, estate)
2. Wealth management is a type of financial service that combines both _____ & specialized financial services. (insurance planning, tax planning, financial planning)
3. A _____ is professionally managed income scheme. (investment, mutual fund, debenture)
4. _____ means marketability of an investment. (risk, liquidity, transparency)
5. _____ is the cashing out stage. (transition, reaping, sudden wealth surge)

Q1.B) Match the following:

(2.5 marks)

Column A	Column B
a. Cash flow management	1. Reducing tax outflow
b. Wealth cycle	2. Tax saving investment
c. portfolio	3. five stages
d. NSC	4. Inflow & outflow of cash
e. Tax planning	5. Combination of investment

Q2. Answer the following in one sentence.

(5 marks)

1. What is accumulation stage in wealth cycle stages?
2. Provide any two principles of wealth manager.
3. What is financial literacy?
4. Provide any two popular investment options.
5. Provide any two qualities of successful investment.

Q3. Explain in detail. (any 2)

(10 marks)

1. Write distinguish between fundamental and technical analysis.
2. What are the challenges faced by the wealth managers in the performance.
3. Explain different features of Investment.



REENA METHA COLLEGE OF COMMERCE & MANAGEMENT
STUDIES
INTERNAL EXAMINATION (Regular) 2019-2020
SEMESTER: IV (SYBBI)

Subject: C&S LAW
Time: 45 Min

Date: 08/02/2020
Marks: 20

Q.1 A) True or False (5 marks)

1. Every company is required to have its own Memorandum of Association
2. The term 'public company' and 'government company' are synonymous
3. A body corporate can be appointed as Director of Company.
4. Option Contract is a type of derivative contract
5. Application for recognized stock exchange is made to the Registrar of Company

Q.1.B) Match the Column (5 marks)

Company incorporated outside India having branch office in India	Name of nominee in memorandum of association
Articles of Association	Recognized Stock Exchange
Subscription clause	Foreign Company
One person Company	unalterable
Delisting of Securities	Rules and Regulations of Company

Q.2. Answer in one-two sentences each:- (5 marks)

1. What is Subsidiary Company?
2. What is Government Company?
3. Define Securities
4. What are Futures?
5. What is One Person Company?

Q.3. Answer the following in detail. (ANY 2) (10 marks)

- 1) Explain the Doctrine of Constructive Notice
- 2) Explain the features of a Company
- 3) Explain Memorandum of Association

7

2

2

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

CLASS: SYBBI

SUBJECT: FINANCIAL MANAGEMENT II

SEM: IV

DATE: 06/03/2018

TIME: 2^{1/2} Hours

MARKS: 75

- NOTE: 1. All Questions are COMPULSORY.
2. Figures for right indicate full marks.
3. All Question carry equal marks.

- Q.1 A. Fill in the blanks: (any 8 out of 10) (8)
1. Cost of equity depends on the
 2. Cost of debts depends on the
 3. Payback period does not consider of money.
 4. The project with higher accounting rate should be
 5. At break-even point; profit/ loss is
 6. Dividend payout ratio is
 7. Inventories are also termed as
 8. Seasonal working capital is required for requirement.
 9. Increase in current assets Working capital.
 10. MWCC stand for
- B. Multiple Choice Questions: (any 7 out of 10) (7)
1. In accept-reject decision
 - a. NPV and IRR methods produce identical result.
 - b. NPV and IRR methods produce different result.
 - c. NPV and IRR methods are of no use at all.
 2. ARR method
 - a. Takes into account time value of money.
 - b. Does not take into account time value of money.
 - c. Most modern of capital of expenditure decisions.
 3. Cost incurred for financing the project is
 - a. Historical cost.
 - b. Future cost.
 - c. Specific cost.
 4. Cost of capital represents
 - a. Minimum rate of return.
 - b. Maximum rate of return.
 - c. Average rate of return.
 5. Dividend is distribution of
 - a. Profit Before Tax
 - b. Profit After Tax
 - c. Return on Debenture
 6. The term "cum-dividend" states
 - a. Including dividend.
 - b. Excluding dividend.
 - c. a or b both
 7. SEBI Act was passed in the year
 - a. 1956
 - b. 1988
 - c. 1992
 8. Which of the following security on a moveable property.....
 - a. Pledge
 - b. Lien
 - c. Hypothecation

9. Ultimate objective of financial management is
- Wealth maximization.
 - Profit maximization.
 - Survival.
10. Debenture is a securities.
- Ownership
 - Creditor ship
 - Government

Q.2. Raj Ltd. is considering three financing plans. The key information is as follows: (15)

- Total investment to be raised RS.2,00,000.
- Plan of financing proportion:

Plan	Equity	Debt	Preference
A	100%	-	-
B	50%	50%	-
C	50%	-	50%

- Cost of Debt 8%. Cost of Preference Shares 8%.
 - Tax rate 50%.
 - Equity Shares of the face value of RS.25 each will be issued at a discount of 20% per share.
 - Expected EBIT is RS.80,000.
- Determine for each plan:
- EPS
 - Financial BEP
 - Calculate indifference point for, Plan A & B and Plan A & C.

OR

Q.2. 1. Big Bang Marketing Ltd. is currently quoted at RS.35/-. Next year the company (15)

would to pay dividend of RS.3.50 per share of RS.10. The investor expects growth rate of 5%p.a. compute:

- Company's cost of equity capital.
- If the anticipated growth rate is 6% p.a. what would be the indicated price of the share if the dividend of RS.4/- per share is to be declared at the same cost of equity capital.

2. Law and Order Ltd. has the following capital structure:

Particulars	RS. In Lacs
1. Equity shares	25
2. 6% preference shares	35
3. 7% Debentures	30
TOTAL	90

The market price of the company's equity share is RS.30/- it is expected that the company would next year pay a dividend of RS.3/- per share on the face value of RS.10/-. The company's growth prospects are 4% per annum.

Assuming corporate taxation @ 35% you are required to :

- Compute WACC based on the existing capital structure.
- Compute New WACC if the company raises additional capital of RS.40 Lacs as under:

Particulars	RS. In Lacs
1. Equity shares	10
2. 7% B Preference shares	15
3. 9% Debentures	15
TOTAL	40

This would result in increasing the expected dividend to RS.4.50/- per share and

leave the growth rate unchanged at 4% but the anticipated market price of equity shares would fall to RS.25/-

Q.3. From the following estimates and information relating to Raj Production Private Limited. (15)
Calculate working capital requirement for the year 2013-14.

1. Expected level of production and sales of the year – 1,80,000 units.
2. Cost per unit- Raw materials RS.9, Direct Labour RS.4 and Overheads is increased by RS.2 in labour cost.
3. Selling price per unit RS.22.
4. Raw materials in stock on an average for 30 days.
5. Materials are in process on an average for 15 days.
6. Finished goods in stock on an average for 30 days.
7. Credit allowed by suppliers is 30 days.
8. Time leg in payments from customers is 60 days.
9. Time leg in payment of labour is 15 days.
10. Time leg in payment of overheads is 30 days.
11. All the sales are on credit except 10% sales which are on cash basis.
12. Cash and Bank balance is expected to be RS.67,000/-
13. The production and sales are evenly spread throughout the year.
14. Labour and overheads accrue evenly during processing period.
15. Company works for 360 days during an accounting year.
16. Estimate debtors on cost basis.

You are also required to calculate MPBF, where core current assets is RS.50,000/-

OR

Q.3. During the year 2009-10, Galf Oil India made a sales of Lubricant and Greases worth RS.257 crores, which was down by 7.4% compared to previous year's sales. While the company could reduce its overheads, its variable input (base oil and additives) cost went up significantly. As a result, variable cost-to-sales ratio in 2009-10 stood at 55.8% as opposed to 48.5% in the previous year. The financial highlights of the company for the year 2009-10 are as given under:

(RS. In crores)

Sales	257.0
Overheads (Excluding depreciation & Interest)	103.5
Depreciation	2.7
Interest	6.5
Earnings Before tax (excluding other income)	0.7

- i. Calculate Operating Leverage. The company is expecting a decline in sales by 1% in the next year. If the cost structure remains the same, what will be the expected EBIT? Show necessary calculation.
- ii. Calculate financial leverage. What would be the impact of financial leverage if company's sales decline by 1% in the next year? Assume that financial structure will remain the same.

Q.4. X industries Ltd. wants to buy a machine. There are two alternatives modals P and M. (1)

Particulars	Modal P	Modal M
Cost	1,60,000	1,20,000
Life in a year	4	4

Profit before depreciation by W.D.V method @ 15% p.a. and before tax are as follows:

Years	Modal P	Modal M
1	46,000	35,000
2	52,000	46,000
3	84,000	50,000
4	95,000	60,000

Income tax rate @ 30% at the end of the 4th year assumed that cash is generated equal to written down value of each machine as scrape value of respective machine. The present value of RS.1 @10% discounted. You are required to calculate:

1. NPV of the both modal.
 2. Pay-back period.
 3. Average Annual Rate of Return of both options on the basis of initial investment.
- Offer your recommendation on the basis of Analysis of Table.

OR

Q.4

(15)

From the following information find out:

1. Payback period.
2. Payback period profitability
3. ARR
4. NPV
5. PI

Particulars	Project LM	Project PM
Investment/Cost	1,00,000	1,00,000
Life of the Project	5 years	5 years
Rate of Discount	10%	20%

Net income after tax and PV of RS.1 at @10% & 20% at the yearend respectively:

year	Project LM Cash Inflow	Project PM Cash Inflow
2005	30,000	10,000
2006	40,000	30,000
2007	50,000	40,000
2008	30,000	60,000
2009	40,000	40,000

- Q.5. A. Define Working Capital? And Explain in detail types of working capital?
 B. Distinguish between Operating Leverage and Financial leverage?

OR

- Q.5. Write short notes: (any 3 out of 5)
- A. IRR and NPV.
 - B. Components of WACC.
 - C. Modigliani-Miller (MM) Approach.
 - D. Variation in capital structure.
 - E. Maximum Permissible Bank Finance.

(7)

(8)

(15)

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

SUBJECT: Corporate Law And Laws Governing Capital Market

DATE:07/03/2018

CLASS: SYBBI

SEM: IV

TIME: 2^{1/2} Hours

MARKS: 75

Note : 1. All Questions are COMPULSORY.

2. Figures for right indicate full marks.

3. All Question carry equal marks.

Q.1) Attempt any 2 out of 3 (15)

1. Explain Prospectus and types of prospectus and content.
2. What is Share Capital and Classify the types of Capital
3. What is Preference Share and kinds of Preference Share.

Q.2) Attempt any 2 out of 3 (15)

1. Explain Securitization process
1. Explain Listing Agreement and consequence of non listing agreement.
2. What is Asset Reconstruction

Q.3) Attempt any 2 out of 3 (15)

1. Explain Power and Function of SEBI
2. Meeting of SEBI
3. Content of ICDR Regulation

Q.4) Attempt any 2 out of 3 (15)

1. Explain Arbitration Agreement and its advantages.
2. Explain Depository and Working of Depository
3. Debenture and types of debenture.

Q.5) Case Studies (15)

Salomon transferred his business of boot making, initially run as a sole proprietorship, to a company (Salomon Ltd.), incorporated with members comprising of himself and his family. The price for such transfer was paid to Salomon by way of shares, and debentures having a floating charge (security against debt) on the assets of the company. Later, when the company's business failed and it went into liquidation, Salomon's right of recovery (secured through floating charge) against the debentures stood aprior to the claims of unsecured creditors, who would, thus, have recovered nothing from the liquidation proceeds.

1. Justify your answer whether the judgment pass is correct?
2. Explain separate legal entity and Artificial person
3. Explain Corporate Veil.
4. Do you think Saloman is still the Owner?

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

CLASS: SYBBI

SUBJECT: ENTREPRENEURSHIP MANAGEMENT

SEM: IV

DATE: 08/03/2018

TIME: 2^{1/2} Hours

MARKS: 75

NOTE: 1. All Questions are COMPULSORY.

2. Figures for right indicate full marks.

3. All Question carry equal marks.

Q-1) Answer in brief. (Any two) (15)

- a. Define entrepreneurship. Explain significance of growth of entrepreneurial activities.
- b. Explain any two theories of entrepreneurship.
- c. Distinguish between Entrepreneur and Intrapreneur.

Q-2) Answer in brief. (Any two) (15)

- a. Define the concept of Idea Generation. Discuss its sources.
- b. Write a note on SWOT analysis.
- c. Explain the significance of project report.

Q-3) Answer in brief. (Any two) (15)

- a. Explain legal issues in sole trading firm.
- b. Explain legal requirements of different forms of business organizations.
- c. Explain different types of franchising.

Q-4) Answer in brief. (Any two) (15)

- a. Discuss the factors influencing entrepreneurship development.
- b. Discuss different types of risk.
- c. Write a note on development of women entrepreneurs with reference to SHGs.

Q-5) Write notes on following. (Any three) (15)

- a. Qualities of entrepreneur
- b. Problems faced by women entrepreneurs
- c. Merits and demerits of limited liability partnership
- d. Advantages of amalgamation
- e. Working pattern of SHGs

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

CLASS: SYBBI

SUBJECT: UNIVERSAL BANKING

SEM: IV

DATE: 09/03/2018

TIME: 2^{1/2} Hours

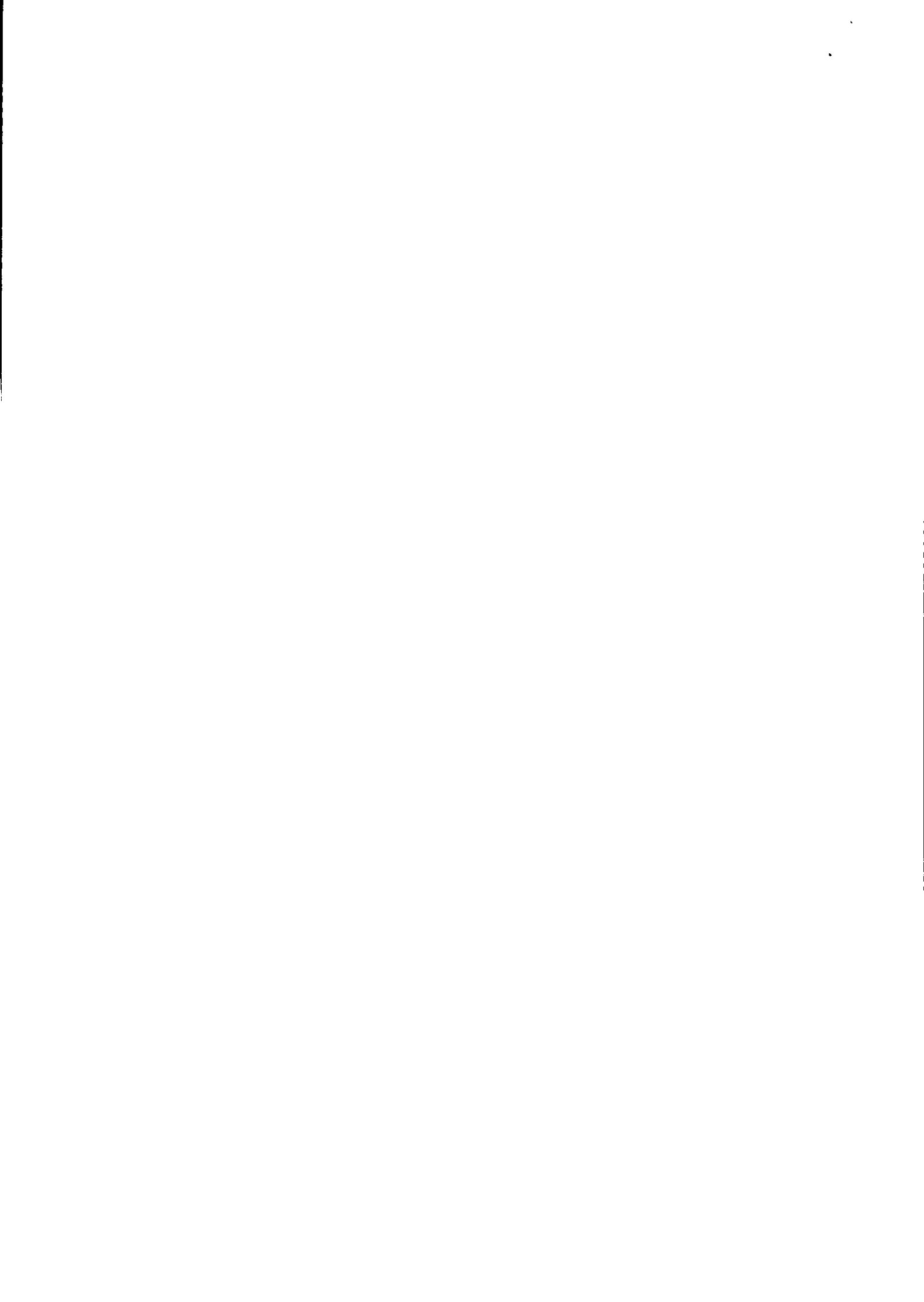
MARKS: 75

NOTE: 1. All Questions are COMPULSORY.

2. Figures for right indicate full marks.

3. All Question carry equal marks.

- Q.1. (A) Explain various issues arising from the emergence of commercial banking. (7)
(B) Explain the advantages of Mutual funds. (8)
OR
(A) Explain the sources and application (Uses) of funds by commercial banks. (7)
(B) State & explain importance/Advantages of universal banking. (8)
- Q.2. (A) Explain the recommendations of KHAN WORKING GROUP. (8)
(B) Explain the sources and application (Uses) of funds by Development banks. (7)
OR
(A) Explain the limitations of Universal Banking. (8)
(B) Distinguish between Commercial banks and Development banks. (7)
- Q.3. (A) Explain the Risk management process & its framework. (8)
(B) Explain the functions of a Merchant banker. (7)
OR
(A) Explain the risk of lending for the banks. (8)
(B) Highlight the current scenario of banking institutions in regards to interest rates. (7)
- Q.4. (A) Explain FDI in banking and its advantages. (7)
(B) Explain retail banking and its functions. (8)
OR
(A) What is NPA's? State its situation in India, in own words. (7)
(B) Explain Demat account and facilities provided by bank regarding it. (8)
- Q.5. Write short notes on :- (Any Three) (15)
(A) Universal banking.
(B) Various services provided by commercial banks.
(C) Benefits of FDI in banking.
(D) Micro finance.
(E) Retail banking.



10/3

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

CLASS: SYBBI

SUBJECT: FINANCIAL MARKETS

SEM: IV

DATE: 10/03/2018

TIME: 2^{1/2} Hours

MARKS: 75

NOTE: 1. All Questions are COMPULSORY.

2. Figures for right indicate full marks.

3. All Question carry equal marks.

Q.1. Attempt any 2 from the following questions. (15 MARKS)

- a) What is financial system and features of financial system?
- b) What are the function of financial system?
- c) What is the recent role of RBI in global crisis and survival of India?

Q.2. Attempt any 2 from the following questions. (15 MARKS)

- a) Distinguish between primary market and secondary market?
- b) Explain the characteristics of derivatives?
- c) Distinguish between future contract and option contract?

Q.3. Attempt any 2 from the following questions. (15 MARKS)

- a) Explain the concept of Call money and it's importance?
- b) Write short notes on equity's share and preferences share?
- c) Explain the meaning of stock exchange and the functions of stock exchange?

Q.4. Attempt any 2 from the following questions. (15 MARKS)

- a) Explain different types of options and the styles of options?
- b) Explain different kinds of money market investment?
- c) Explain the importance of money market?

Q.5. Short notes any 3. (15 MARKS)

- a) Write short note on insider trading.
- b) Role of SEBI.
- c) Write short note on money market.
- d) Types of debentures.

