

SYBBI/SEM-IV/ATKT/ Information Technology in Banking and insurance-II

Time: 2hrs 30 Mins

Max Marks: 75

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

2. Figures to the right indicate full marks

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

(8 Marks)

1. Online banking is also known as _____.
 - a. Internet Banking
 - b. Cash Banking
 - c. Straight Banking
 - d. None of the above
2. _____ is one where the flow of money is one-directional.
 - a. Payment wallet
 - b. Closed Wallet
 - c. Digital Wallet
 - d. All of the above
3. EFT stands for _____.
 - a. Electronic Fund Transfer
 - b. Electronic Fund Transit
 - c. Electronically Funding Transfer
 - d. None of the above
4. _____ is the process of solving complex math problems using computers running bitcoin software.
 - a. BlockChain
 - b. Encryption
 - c. Decryption
 - d. Normalized data
5. SDLC stands for _____.
 - a. Software Development Life Cycle
 - b. Software During Life Cycle
 - c. Soft Development Life Cycle
 - d. Software Development Life Creation
6. _____ data center is operated by private corporations, institutions or govt. agencies.
 - a. Private
 - b. Public
 - c. Hybrid
 - d. Compound

7. _____ is a free software.

- a. Java
- b. Python
- c. DB2
- d. MYSQL

8. _____ is designed for query analysis.

- a. Data Mining
- b. Query Manager
- c. Data Warehouse
- d. None of the above

9. _____ transfers money from one bank to another.

- a. RTGS
- b. NEFT
- c. POS
- d. None of the above

10. Underincoming server (POP3) , post no. should be set to _____

- a. 110
- b. 587
- c. 430
- d. 755

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

- 1. Data mining algorithms are used for transforming data into business information.
- 2. Data signatures can be used to authenticate the identity of the sender of a message or the signer of a document.
- 3. If a wallet is hacked you no longer have access to the bitcoin.
- 4. Bookmarks and hyperlinks are used for linking slides in PPT.
- 5. There are 8 phases of SDLC.
- 6. Closed wallet allows you to take and put your money into wallet.
- 7. Online banking also known as Virtual Banking.
- 8. HTTP stands for Hyper Text Transit protocol.
- 9. Subscription to CIBIL will make it easier for you to rectify errors by going online.
- 10. SSL stands for Secure Socket Layer.

Q2. Answer the following: (15 Marks)

- a) Explain Internet Banking product in India. (8 Marks)
- b) Explain Types of EPS in detail. (7 Marks)

OR

- c) When customer orders a product from payment gateway enabled merchant, what kind of task payment gateway performs? (8 Marks)
- d) Where do bitcoins come from? (7 Marks)

Q3. Answer the following: (15 Marks)

- a) What are data centers? What services offered in data center? (8 Marks)

- b) Explain role of DBMS in banking. (7 Marks)

OR

- c) What is data warehouse? Explain the architecture of data warehouse with diagram. (8 Marks)
- d) What is CIBIL and how it works? (7 Marks)

Q4. Answer the following:

(15 Marks)

- a) What are the advantages of block chain technology in bank? (8 Marks)
- b) Explain plastic money in detail. (7 Marks)

OR

- c) Explain different types of teleconferences? (8 Marks)
- d) Explain Automated Clearing Housing in detail. (7 Marks)

Q5. Answer the following:

(15 Marks)

- a) Explain the importance of Google Drive. (8 Marks)
- b) Define E-mail. How to compose professional E-mails. (7 Marks)

OR

Q5. Write Short notes on (Any 3):

(15 Marks)

1. Characteristics of Bitcoin
2. Project Management Phases
3. SDLC phases
4. RDBMS tools
5. Core banking solution



Time: 2.5Hours

Marks: 75

Date:

21/09/2019

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

2) Figures to the right indicate fullmarks.

3) Use of simple calculator is allowed

Q1 (A) State whether following statements are true or false (any 8)

Marks 8

1. Wealth management is a one-time solution for achieving financial goals.
2. Investment in different types of securities helps to minimize risk.
3. Risk & return are inversely related to each other.
4. ULIP Premium can be deducted from your taxable income up to the permissible limit u/s 80C.
5. Unwealthy people think that wealth is only a matter of money and overlook other resources.
6. Non-living trust is a tool of estate planning.
7. Term insurance provide life cover with no saving profit component.
8. A risk profile is an evaluation of willingness to take risks.
9. Insurance provides certainty of payments at the uncertainty of loss.
10. Financial goals & needs of individuals changes throughout the year.

Q1 (B) Match the following (any 7)

Marks 7

Column A	Column B
1. Travel Insurance	a. Risk means thrill
2. Cash flow management	b. Non-life insurance
3. Tax planning	c. Investment professional
4. NSC	d. Interest risk
5. Trusts	e. Five stage
6. Wealth cycle	f. National savings certificates
7. Systematic risk	g. Contractual management
8. Financial Planner	h. Reduce tax liability
9. General Insurance	i. Inflow and outflow of cash
10. Type F investor	j. Visitor insurance

Q2 (a) Explain the financial literacy in detail.

8

(b) Explain the features of investment.

7

OR

Q2 (C) Explain the different investment avenues.

8

(d) Distinguish between Fundamental & Technical Analysis.

7

Q3 (a) Mr. Akash purchased 100 shares of Anand Ltd. For Rs. 3,500 per share on

1 April 2014. He sold all the shares on 13 March 2017 for Rs. 5,000 per share. During this tenure, he received normal dividend of Rs. 350 per share per year. Calculate the holding period return. 8

(b) Ms. Durga made an investment of Rs. 100 that grows to Rs. 120 in 2 years. Calculate the CAGR. 7

OR

Q3 (c) Following is the balance sheet of ABC Ltd. For the year ended 31 March 2017

Liabilities	Amt. Rs.	Assets	Amt. Rs
Equity share capital of Rs. 10 Each	2,32,570	Fixed assets	2,68,210
8% preference shares	1,00,000	Stock	68,690
General Reserve	61,560	Debtors	1,92,500
P&L A/C	62,280	Prepaid Expenses	4,150
8% Debenture	92,500	Bank	1,04,360
Sundry creditors	53,370		
Current liabilities	35,630		
	6,37,910		6,37,910

Additional information:

EBIT : Rs. 1,34,400

Tax - @ 50%

Calculate :

1. Total assets
2. Net worth
3. Return on capital employed
4. Return on equity capital
5. Return on shareholders funds. 15

Q4 (a) Explain the risks & responsibilities of insurer. 8

(b) What are the functions of insurance? 7

OR

Q4 (c) Explain the different tools for estate planning.	8
(d) What are the objectives of retirement planning?	7
Q5 (a) What are the different types of investment risks?	8
(d) Explain the strategic wealth management process.	7
OR	
Q5 Write Short notes (any 3)	15
(a) Medclaim	
(b) Living trust	
(c) CAGR	
(d) Cash flow analysis	
(e) Charity planning.	

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

(Marks 8)

- 1) In a ___ economy, $GDP = GNP$ (Open, closed, macro, whole)
- 2) Gross national product at market prices ___ subsidies. (Included, excluded, less, all)
- 3) Which of the following is not true of prosperity? ___ (It begins at peak, Bank credit grows rapidly, comes to an end at peak, none)
- 4) The consumption function or propensity to consume refers to ___ (Income saving relationship, Income investment relationship, Income consumption relationship, All)
- 5) Employment multiplier was given by ___ (R.F. Khan, J.M. Keynes, Fisher, None)
- 6) The relationship b/w speculative motive and very low rate of interest is explained by ___ (Liquidity trap, Liquidity preference, MPC, None)
- 7) The equation of exchange $MV = PT$ was given by ___ (Fisher, Keynes, None All)
- 8) Inflation is a state in which the value of money is ___ (Constant, Rising, Falling, None)
- 9) Income tax is an example of ___ tax. (Direct, Indirect, Both, None)
- 10) FRBM Means ___ (Fiscal Responsibility and budget management, Financial Responsibility and budget management, Fiscal Responsibility and Balanced Management, None)

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

(Marks 7)

- 1) Foreign capital promotes income development.
- 2) Free trade policy leads to expansion of trade?
- 3) Modern theory rejects the Ricardian theory of International trade.
- 4) The government of India always has a surplus budget.
- 5) Public expenditure refers to the expenditure of an individual.
- 6) Progressive taxation helps to reduce inequalities.
- 7) National income is flow concept.
- 8) When income rises both APC & MPC will rise.
- 9) Induced investment is profit oriented.
- 10) A mild inflation is good for economy.

Q.2 A) Discuss the scope of macroeconomics? What are the importance of macroeconomics (8)

B) Explain the features of trade cycle and discuss the characteristics of prosperity. (7)

OR

C) Define effective demand, how it is determined explain with the help of diagram. (8)

D) Define consumption function explain its properties or technical attribute? (7)

Q.3 A) Discuss the different concepts of money supply and its determinant (8)

B) Explain the Keynesian approach towards demand for money. (7)

OR

C) What is stagflation? Explain the causes and effects of Stagflation (8)

SYBBI/SEM-IV/ATKT/Business Economics-II

D) What is monetary policy? Discuss the objectives of monetary policy? (7)

Q.4 A) What is fiscal policy? Explain any two instruments of fiscal policy? (8)

B) Explain the canons of taxation? (7)

OR

C) Define public expenditure? What are the causes for the rapid growth of public expenditure (8)

D) Critically examine the FRBM act. (7)

Q.5 A) Explain Heckscher-Ohlin theory of international trade. (8)

B) What is term of trade? Explain factors determining terms of trade? (7)

OR

Q.5 Write short notes on: (Any three) (15)

1) Marginal efficiency of capital

2) Inflation

3) Externalities

4) Multiplier

5) Hedging, Speculation

SYBBI/SEM IV/ATKT/CORPORATE AND SECURITIES LAW

Time: 2.5Hours

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(08)

1. Current account transactions include expenses in connection with foreign travel, education and medical care of parents, spouse and children.
2. A Company can issue equity shares with disproportionate voting rights.
3. Alteration in memorandum always require consent of the court.
4. NSDL is not a depository
5. FEMA is a criminal law
6. The investor have the option of subscribing to securities in either physical or dematerialized form
7. Prohibition of insider trading in securities is one of the important powers of SEBI
8. A company having no natural existence cannot sue but can be sued.
9. The liability of a member of the company is always limited.
10. A managing director has got wider powers than a whole-time director.

Q.1 B) Fill in the blanks (Any 7)

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1. Arbitration agreement to be valid must be in _____
2. Hypothecation means a charge upon _____
3. The term Alternative Dispute Resolution is alternative to _____
4. Person resident in India means a person who during the preceding financial year has resided in India for _____
5. The members of SEBI are appointed by _____
6. Charge includes floating charge and _____ charge on a movable property.
7. _____ assets means property on which security interest is created.
8. No proxy is allowed in case of voting by _____
9. A minimum number of persons necessary for transaction of business of a Company is called _____
10. SEBI make bye-laws for the _____ and control of contract.

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B) State SEBI guidelines with regard to Portfolio Management Schemes (7)

OR

Q.4 C) State the SEBI guidelines with respect to E-IPOs? (15)

Q.5 A) State the objects for which Foreign Exchange Management Act, 1999 has been enacted? Explain different kind of accounts that can be opened by Non-residents in India? (15)

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Q.5B) Write short notes on: (Any three) (15)

1. Over the Counter Exchange
2. Bonus Share
3. NSDL
4. Disqualification under Companies Act 2013
5. Annual General Meeting

Time: 2.5 Hours

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Q. 1) (A) State whether the following statements are True or False (Any Eight): (8)

- (a) Trade Credit is a source of working capital.
- (b) Longer the production cycle larger will be the requirement of working capital.
- (c) Trade creditor is a spontaneous source of finance.
- (d) Higher rate of stock turnover improves liquidity.
- (e) Credit policy provides information about the period of credit allowed to customers.
- (f) Carrying cost is the cost of placement of an order.
- (g) Fixed budget is drawn for multiple levels of activities.
- (h) Strategic Financial Management Always shows a short term View.
- (i) Combined leverage should be as high as possible.
- (j) Cash Sales result in account receivable.

(B) Answer any eight form the following match the following: (Any Seven): (7)

'A'	'B'
(1) Financial leverage	(a) Fixed financial charge
(2) Operating leverage	(b) Fixed operating cost
(3) Cash Budget	(c) Economic order quality
(4) BOQ	(d) Maximum permissible bank finance
(5) MPBF	(e) Semi Finished goods
(6) WIP	(f) Tax deductible expenditure
(7) At BEP profit/loss	(g) Ordinary share capital
(8) Debenture Interest	(h) Equal to zero
(9) Common stock	(i) Depreciation is ignored
(10) Budgetary control	(j) Controlling

Q. 2) The following information is available in respect of material: (15)

Re-order Quantity	=	1500 units
Re-order Period	=	4-6 weeks
Maximum consumption	=	400 units per week
Normal consumption	=	300 units per week
Minimum consumption	=	250 units per week
Emergency Re-order Period	=	2 Weeks

**Calculate: (a) Reordering Level (b) Minimum Level (c) Maximum Level
 (iv) Average Stock Level**

OR

Q. 2) Samruddhi Ltd. is having following capital structure

(15)

Units – 1,00,000

Selling price per unit – Rs. 16 & Variable cost per unit is Rs. 6

Fixed Cost is Rs. 2,40,000

She is having Debenture of Rs. 20,00,000 at 10% interest rate, Equity share capital of Rs. 20,00,000 (Rs. 10 FV)

Tax Rate is 40%

Calculate :- a) Income Statement

b) EPS

c) All Leverage

Q. 3) The expenses Budget for production of 20,000 units at 100% capacity are given

Particulars	Amount
Direct Material	5,00,000
Direct Labour	4,00,000
Factory Overheads (20% Variable)	3,00,000
Office and Administrative Overheads (30% Fixed)	2,50,000
Selling and Distribution Overheads (40% Variable)	1,50,000

Prepare a flexible budget at 70% and 90% capacity level.

(15)

OR

Q. 3) Prepare Cash Budget from the following information

(15)

Months	Sales	Purchases	Wages	Expenses
December	58,000	38,000	11,000	9000
January	97,000	27,000	14,000	8000
February	82,000	26,000	11,000	7000
March	98,000	24,000	21,000	5000

a) Cash in hand on 1st December was Rs. 1,00,000

b) 30% sales are on cash basis and balance credit sales are collected from debtors after 1 month

c) Two month credit is available from creditors for purchases

d) All other Expenses and wages are paid in next month

Q. 4) Evaluate different proposed policies and which policy should be adopted.

(15)

Present Policy :- Annual Sales Rs. Rs. 50 Lakh, Bad debts is Rs. 1.5 Lakh & Accounts receivable turnover ratio is 4 times.

Policy 1 :- Annual Sales Rs. Rs. 60 Lakh, Bad debts is Rs. 3 Lakh & Accounts receivable turnover ratio is 3 times.

Policy 2 :- Annual Sales Rs. Rs. 67.50 Lakh, Bad debts is Rs. 4.50 Lakh & Accounts receivable turnover ratio is 2.4 times.

The required rate of return is 25% on investment. The company's P/V ratio is 30%.

OR

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Q. 4) From the following you are required to advise the management of Reshma Ltd. as to the working capital requirement of their business for 1,50,000 Units (15)

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.

Q. 5) A) What are principles of sound financial planning (8)

B) Debt finance and Equity finance (7)

OR

Q.5) Write Short Notes (any three)

- 1) Combined leverage (15)
- 2) Production Budget
- 3) Economic Order Quantity
- 4) Factors determining working capital requirements
- 5) Cash Management practices in India

Time: 2.5Hours

Marks: 75

Date: / /2019

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

(8)

1. Cost of converting raw material to finished goods are called ____ costs (Fixed, Variable)
2. Cost that remains unaffected by change in output is called as ____ (Fixed, Variable)
3. Sale of factory scrap is deducted from ____ overheads (Factory, Office)
4. Salary to salesman is classified as ____ overheads (Office, Selling)
5. Share transfer fees are recorded in ____ books only (Cost Sheet, Finance)
6. Over absorption of overheads in cost will ____ the Costing Profit (increase, Decrease)
7. Negative answer of material variance is always ____ (Adverse, Favourable)
8. ____ standard remains unaltered for a longer period (Given, Revised)
9. As units manufactured decreases, total variable cost will ____ (Increase, Decrease)
10. If Profits is Rs.10,00,000 and profit volume ratio is 20% then Margin of safety will be ____ (Rs. 50,00,000, Rs. 2,00,000)

Q.1 (B) state whether they are true or false. (Any seven)

(7)

1. Cost centre is a location, department for which the cost is ascertained.
2. Mainly variable costs are controllable costs.
3. Travelling expenses is a part of Selling and Distribution overheads.
4. Cost of rectifying defective part of machinery is a factory overheads.
5. Notional rent is recorded in Financial Profit and Loss Account.
6. Loss on sale of Machinery used in factory is not recorded in cost.
7. Current standard remains in operation for an unlimited period.
8. Marginal costing is technique of costing.
9. Any increase in selling price will not affect break even point.
10. In Marginal costing, closing stock is valued at cost of production.

Q. 2) Following details are furnished by NY Ltd. during the year ended 31st March, 2014

Particulars	Rs.
Salesman Salary	6,47,500
Opening Stock of Finished Goods	7,60,000
Director's Fees	9,73,700
Factory Expenses	9,76,300
Repairs to Office Furniture	4,01,700

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Factory Worker Salary	11,94,700
Showroom Expenses	10,68,750
Depreciation on computer	12,12,900
Repairs to Plant and Machinery	7,31,900
Depreciation on Plant and Machinery	4,77,100
Advertisements	15,33,750
Office Salary	7,91,700
Direct Wages	10,01,000
Direct Materials	18,82,400
Direct Expenses	4,96,600
Closing Stock of finished goods (3000 units)	?

- (a) Closing Stock of finished goods to be valued at cost of production (15)
 (b) Profit desired on sales is 20%
 (c) Number of units sold during the year was 25,000

Prepare Cost Sheet showing the various elements of cost both in total and per unit and also find out the total profit and per unit profit for the year ended 31st March, 2014

OR

Q. 2) Following is the summarized Profit and Loss Account of M/s Star Manufacturing Co. Ltd. for the year ended 31st Dec. 2014 (15)

Profit and Loss Account for the year ended 31st Dec., 2014

Particulars	Rs.	Particulars	Rs.
To Wages	1,51,000	By Sales (12,000 units)	6,00,000
To Materials issued	2,74,000	By Closing Stock of Finished Goods (400 units)	16,000
To Factory Expenses	83,000	By Closing Stock Work-in-Progress	12,000
To Expenses on Administration	38,000	By Dividend Received	1,800
To Selling Expenses	45,000		
To Goodwill written off	2,000		
To Preliminary Expenses written off	4,000		
	32,560		
To Net Profit	6,29,000		6,29,000

In the cost accounts:

1. Factory expenses have been allocated to the production at 20% on prime cost.
2. Expenses of administration at Rs. 3 per units produced.
3. Selling expenses at Rs. 4 per unit sold.
4. Other expenses are same as per finance.

You are required to prepare Cost Sheet of the company and reconcile by Cost Account and those shown by Financial Accounts.

Q. 3) Product XYZ obtained after it is processed through 3 distinct process. The following information is available for the month of March, 2013. (15)

2

Particulars	Process		
	X	Y	Z
Material Consumed	7,875	6,675	3,330
Direct Labour	6,750	11,040	4,200
Production Overhead	6,750	11,040	4,200

1,500 units @ Rs. 3 per unit were introduced in Process 'X'.

Process	Output in units	Normal Loss on Input	Value of Scrap per unit
X	1,350	10%	1.50
Y	1,020	20%	1.50
Z	810	25%	3.00

There is no stock of work in progress in any process. You are required to prepare Process 'X' A/c, 'Y' A/c and 'Z' A/c.

OR

Q. 3) Wasan Industries Ltd. manufactures a product which passes through three consecutive processes viz. process A, B and C. The following figures have been taken from its books for the year ended 31st March, 2014. (15)

Particulars	A	B	C
Number of Units introduced of Raw materials (units)	40,000	-	-
Rate per unit of Raw Material introduced (rs)	80	-	-
Output during the year (units)	36,000	31,000	28,200
Process Stock:			
As on 31 st March, 2014 (units)	3,000	6,000	3,200
As on 31 st March, 2013 (units)	7,000	8,000	5,000
Value of Opening Stock per unit (rs.)	112	172	240
Indirect Materials (rs.)	5,20,000	4,96,000	6,54,000
Direct Wages (rs.)	3,80,000	3,40,000	4,10,000
Manufacturing Overheads (rs.)	2,28,000	3,26,000	2,55,250
Normal Loss (% of units introduced in process)	10%	20%	15%
Scrap Value per unit (rs.)	20	30	40

Closing Stock of each process is valued at cost of concerned process.

Prepare Process Accounts and Process Stock Accounts.

Q. 4) Mr. Behram Contractor has undertaken two contracts one at Mumbai and another at Thane. The details of the contracts are given below for the year ended 31st March, 2014:

Particulars	Mumbai	Thane
	1 st July 2013	1 st October 2013
Contract price	10,00,000	15,00,000
Direct labour	2,55,000	1,82,000
Materials issued from stores	2,20,000	2,00,000
Materials returned to stores	10,000	15,000
Plant installed at site	2,00,000	3,50,000

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SYBBI/SEM IV/ATKT/CORPORATE AND SECURITIES LAW

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- 4) The consumption function or propensity to consume refers to ___ (Income saving relationship, Income investment relationship, Income consumption relationship, All)
- 5) Employment multiplier was given by ___ (R.F. Khan, J.M. Keynes, Fisher, None)
- 6) The relationship b/w speculative motive and very low rate of interest is explained by ___ (Liquidity trap, Liquidity preference, MPC, None)
- 7) The equation of exchange $MV=PT$ was given by ___ (Fisher, Keynes, None All)
- 8) Inflation is a state in which the value of money is ___ (Constant, Rising, Falling, None)
- 9) Income tax is an example of ___ tax. (Direct, Indirect, Both, None)
- 10) FRBM Means ___ (Fiscal Responsibility and budget management, Financial Responsibility and budget management, Fiscal Responsibility and Balanced Management, None)

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

(Marks 7)

- 1) Foreign capital promotes income development.
- 2) Free trade policy leads to expansion of trade?
- 3) Modern theory rejects the Ricardian theory of International trade.
- 4) The government of India always has a surplus budget.
- 5) Public expenditure refers to the expenditure of an individual.
- 6) Progressive taxation helps to reduce inequalities.
- 7) National income is flow concept.
- 8) When income raises both APC & MSP will rise.
- 9) Induced investment is profit oriented.
- 10) A mild inflation is good for economy.

Q.2 A) Discuss the scope of macroeconomics? What are the importance of macroeconomics (8)

B) Explain the features of trade cycle and discuss the characteristics of prosperity. (7)

OR

C) Define effective demand, how it is determined explain with the help of diagram. (8)

D) Define consumption function explain its properties or technical attribute? (7)

Q.3 A) Discuss the different concepts of money supply and its determinant (8)

B) Explain the Keynesian approach towards demand for money. (7)

OR

C) What is stagflation? Explain the causes and effects of Stagflation (8)

SYBBI/SEM-IV/ATKT/Business Economics-II

D) What is monetary policy? Discuss the objectives of monetary policy? (7)

Q.4 A) What is fiscal policy? Explain any two instruments of fiscal policy? (8)

B) Explain the canons of taxation? (7)

OR

C) Define public expenditure? What are the causes for the rapid growth of public expenditure (8)

D) Critically examine the FRBM act. (7)

Q.5 A) Explain Heckscher-Ohlin theory of international trade. (8)

B) What is term of trade? Explain factors determining terms of trade? (7)

OR

Q.5 Write short notes on: (Any three) (15)

1) Marginal efficiency of capital

2) Inflation

3) Externalities

4) Multiplier

5) Hedging, Speculation

Time: 2.5Hours

Marks: 75

Date:

21/09/2019

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

2) Figures to the right indicate fullmarks.

3) Use of simple calculator is allowed

Q1 (A) State whether following statements are true or false (any 8)

Marks 8

1. Wealth management is a one-time solution for achieving financial goals.
2. Investment in different types of securities helps to minimize risk.
3. Risk & return are inversely related to each other.
4. ULIP Premium can be deducted from your taxable income up to the permissible limit u/s 80C.
5. Unwealthy people think that wealth is only a matter of money and overlook other resources.
6. Non-living trust is a tool of estate planning.
7. Term insurance provide life cover with no saving profit component.
8. A risk profile is an evaluation of willingness to take risks.
9. Insurance provides certainty of payments at the uncertainty of loss.
10. Financial goals & needs of individuals changes throughout the year.

Q1 (B) Match the following (any 7)

Marks 7

Column A	Column B
1. Travel Insurance	a. Risk means thrill
2. Cash flow management	b. Non-life insurance
3. Tax planning	c. Investment professional
4. NSC	d. Interest risk
5. Trusts	e. Five stage
6. Wealth cycle	f. National savings certificates
7. Systematic risk	g. Contractual management
8. Financial Planner	h. Reduce tax liability
9. General Insurance	i. Inflow and outflow of cash
10. Type F investor	j. Visitor insurance

Q2 (a) Explain the financial literacy in detail.

8

(b) Explain the features of investment.

7

OR

Q2 (C) Explain the different investment avenues.

8

(d) Distinguish between Fundamental & Technical Analysis.

7

Q3 (a) Mr. Akash purchased 100 shares of Anand Ltd. For Rs. 3,500 per share on

1 April 2014. He sold all the shares on 13 March 2017 for Rs. 5,000 per share. During this tenure, he received normal dividend of Rs. 350 per share per year. Calculate the holding period return. 8

(b) Ms. Durga made an investment of Rs. 100 that grows to Rs. 120 in 2 years. Calculate the CAGR. 7

OR

Q3 (c) Following is the balance sheet of ABC Ltd. For the year ended 31 March 2017

Liabilities	Amt. Rs.	Assets	Amt. Rs
Equity share capital of Rs. 10 Each	2,32,570	Fixed assets	2,68,210
8% preference shares	1,00,000	Stock	68,690
General Reserve	61,560	Debtors	1,92,500
P&L A/C	62,280	Prepaid Expenses	4,150
8% Debenture	92,500	Bank	1,04,360
Sundry creditors	53,370		
Current liabilities	35,630		
	6,37,910		6,37,910

Additional information:

EBIT : Rs. 1,34,400

Tax - @ 50%

Calculate :

1. Total assets
2. Net worth
3. Return on capital employed
4. Return on equity capital
5. Return on shareholders funds. 15

Q4 (a) Explain the risks & responsibilities of insurer. 8

(b) What are the functions of insurance? 7

OR

Q4 (c) Explain the different tools for estate planning.	8
(d) What are the objectives of retirement planning?	7
Q5 (a) What are the different types of investment risks?	8
(d) Explain the strategic wealth management process.	7
OR	
Q5 Write Short notes (any 3)	15
(a) Medclaim	
(b) Living trust	
(c) CAGR	
(d) Cash flow analysis	
(e) Charity planning.	



SYBBI/SEM-IV/ATKT/ Information Technology in Banking and insurance-II

Time: 2hrs 30 Mins

Max Marks: 75

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

2. Figures to the right indicate full marks

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

(8 Marks)

1. Online banking is also known as _____.
 - a. Internet Banking
 - b. Cash Banking
 - c. Straight Banking
 - d. None of the above
2. _____ is one where the flow of money is one-directional.
 - a. Payment wallet
 - b. Closed Wallet
 - c. Digital Wallet
 - d. All of the above
3. EFT stands for _____.
 - a. Electronic Fund Transfer
 - b. Electronic Fund Transit
 - c. Electronically Funding Transfer
 - d. None of the above
4. _____ is the process of solving complex math problems using computers running bitcoin software.
 - a. BlockChain
 - b. Encryption
 - c. Decryption
 - d. Normalized data
5. SDLC stands for _____.
 - a. Software Development Life Cycle
 - b. Software During Life Cycle
 - c. Soft Development Life Cycle
 - d. Software Development Life Creation
6. _____ data center is operated by private corporations, institutions or govt. agencies.
 - a. Private
 - b. Public
 - c. Hybrid
 - d. Compound

7. _____ is a free software.
 - a. Java
 - b. Python
 - c. DB2
 - d. MYSQL
8. _____ is designed for query analysis.
 - a. Data Mining
 - b. Query Manager
 - c. Data Warehouse
 - d. None of the above
9. _____ transfers money from one bank to another.
 - a. RTGS
 - b. NEFT
 - c. POS
 - d. None of the above
10. Underincoming server (POP3) , post no. should be set to _____.
 - a. 110
 - b. 587
 - c. 430
 - d. 755

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

1. Data mining algorithms are used for transforming data into business information.
2. Data signatures can be used to authenticate the identity of the sender of a message or the signer of a document.
3. If a wallet is hacked you no longer have access to the bitcoin.
4. Bookmarks and hyperlinks are used for linking slides in PPT.
5. There are 8 phases of SDLC.
6. Closed wallet allows you to take and put your money into wallet.
7. Online banking also known as Virtual Banking.
8. HTTP stands for Hyper Text Transit protocol.
9. Subscription to CIBIL will make it easier for you to rectify errors by going online.
10. SSL stands for Secure Socket Layer.

Q2. Answer the following: (15 Marks)

- a) Explain Internet Banking product in India. (8 Marks)
- b) Explain Types of EPS in detail. (7 Marks)

OR

- c) When customer orders a product from payment gateway enabled merchant, what kind of task payment gateway performs? (8 Marks)
- d) Where do bitcoins come from? (7 Marks)

Q3. Answer the following: (15 Marks)

- a) What are data centers? What services offered in data center? (8 Marks)
- b) Explain role of DBMS in banking. (7 Marks)

OR

- c) What is data warehouse? Explain the architecture of data warehouse with diagram. (8 Marks)
d) What is CIBIL and how it works? (7 Marks)

Q4. Answer the following:

(15 Marks)

- a) What are the advantages of block chain technology in bank? (8 Marks)
b) Explain plastic money in detail. (7 Marks)

OR

- c) Explain different types of teleconferences? (8 Marks)
d) Explain Automated Clearing Housing in detail. (7 Marks)

Q5. Answer the following:

(15 Marks)

- a) Explain the importance of Google Drive. (8 Marks)
b) Define E-mail. How to compose professional E-mails. (7 Marks)

OR

Q5. Write Short notes on (Any 3):

(15 Marks)

1. Characteristics of Bitcoin
2. Project Management Phases
3. SDLC phases
4. RDBMS tools
5. Core banking solution

SYBBI

Time: 2 ½ hours

Total marks: 75

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

1(A) Explain the following concepts (any 5) (15)

1. Public Interest Litigation (PIL)
2. Right to safety
3. Eco- centrism
4. Deep Ecology
5. Uses of laser technology
6. Nanotechnology
7. Motivation
8. Smart goal setting

OR

(B) Write a comprehensive note on the foundation course (Semester IV) Project submitted by you.

2(A) Discuss the violations of consumer rights. (15)

OR

(B) Discuss the need of Public Interest Litigation and the procedure to fill PIL.

3(A) Describe Anthropocentrism and Biocentrism. (15)

OR

(B) Describe the main aspects of Polluter Pays Principle of Environment.

4(A) Explain Satellite technology and uses of Satellite technology. (15)

OR

(B) Explain Biotechnology and the Applications of Biotechnology.

5(A) Discuss Examinations – GRE, CAT and NET/SET conducted for entry into professionals courses. (15)

OR

(B) What is a Report? Explain the various types of Report.

Time: 2.5 Hours

Marks: 75

Date: /03/2020

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

Q.1 (A) State Whether following statements are True and False (Any eight) (8)

- (1) slow movement of working capital cycle necessitates larger provision of working capital.
- (2) Sudden increase in demand of goods requires additional funds to meet contingencies.
- (3) Idle Cash generates revenue to the firm.
- (4) Depreciation results in reduction of taxable income.
- (5) Commercial paper is a long-term source of finance.
- (6) Trade credit is a source of working capital
- (7) Longer the production cycle larger will be the requirement of working capital
- (8) Trade creditor is a spontaneous source of finance
- (9) Higher rate of stock turnover improves liquidity
- (10) Credit Policy provides information about the period of credit allowed to customers.

Q.1 (B) State whether they are true or false. (Any seven) (7)

(1) Negative Working Capital	(1) International Trade
(2) Positive Working Capital	(2) CA > CL
(3) Letter of Credit	(3) CA < CL
(4) Commercial Paper	(4) Debtors
(5) Debentures	(5) Creditors
(6) Preference Shares	(6) Fixed Interest
(7) Credit sales	(7) Receipt and Payments
(8) Credit Purchase	(8) Fixed Dividend
(9) Capital Budget	(9) Long term decisions
(10) Cash Budget	(10) short term money market instruments

Q.2) a) Data relating to slotted angles in a steel furniture manufacturing unit is as follows:

(i) Annual consumption	12 tonnes.
(ii) Unit cost	Rs. 100 per kilo.
(iii) Storage/carrying cost	12%.
(iv) Procurement cost	Rs. 20 per order.

Calculate:**(8 Marks)**

- (1) E.O.Q. per order in kilos.
 - (2) Annual procurement cost.
 - (3) Annual carrying cost.
- From the above data.

Q.2) b) Calculate the Maximum Permissible Bank Finance as per Tandon Committee Norms with the help of following information. (All three methods) (7 Marks)

- (a) Current Assets Rs. 23,85,385
 (b) Current Liabilities Rs. 5,58,461
 (c) Core Current Assets 25% of current assets.

OR

Q.2 Prepare Cash Budget of Sunil Gavaskar Ltd. for the months of April, May and June, 2002:

Month	Sales	Purchase	Wages	Expenses
January	1,60,000	90,000	40,000	10,000
February	1,60,000	80,000	36,000	12,000
March	1,50,000	84,000	44,000	12,000
April	1,80,000	1,00,000	48,000	14,000
May	1,70,000	90,000	40,000	12,000
June	1,60,000	70,000	36,000	10,000

You are informed that: (15 Marks)

- (a) 50% of the purchases and sales are on cash.
 (b) The average collection period of the company is $\frac{1}{2}$ month and credit purchases are paid Off regularly after 1 month.
 (c) Time lag in payment of wages is 1 month.
 (d) Rent of Rs. 1,000 is payable every month.
 (e) Cash and Bank Balance as on 31st March, 2002 was Rs. 3,00,000
 (f) Dividend received in May Rs. 36,000.
 (g) Professional fees to be paid in June Rs. 1,500.
 (h) Expense are paid in the same month.

Q.3 Present Situation (15 Marks)

Sales = Rs. 80 Lakhs

Variable Cost = Rs. 50 Lakhs

Fixed Cost = Rs. 10 Lakhs

Credit to debtors = 20 days

Plan	Proposed Credit Period	Sales (Rs. in Lakhs)
I	30 days	100
II	40 days	120
III	50 days	135
IV	60 days	150

Determine the credit period that should be allowed by the company. Assume Return on Investment (ROI) @ 18%.

OR

Q.3 The expenses Budgeted for production of 10,000 units in a factory are furnished below:

Particulars	Rs. per Unit.
Material	70
Labour	25
Variable Overheads	20
Fixed Overheads (Rs. 1,00,000)	10
Variable Expenses (direct)	5
Selling Expenses (10% fixed)	13
Distribution Expenses (20% fixed)	7
Administration Expenses (Rs. 50,000)	5
Total	155

Prepare a Budget for production of

(a) 8000 units. (b) 6000 units

(15 Marks)

Assume that Administration expenses are fixed for all levels of production.

Q.4 The following information is available in respect of Zilo Material.

Re- order quantity	3,000 units
Re- order cost	4 to 6 weeks
Maximum Consumption (per week)	800 units
Normal Consumption (per week)	600 units
Minimum Consumption (per week)	500 units

Calculate:

- (a) Re-order Level
- (b) Minimum Level
- (c) Maximum Level
- (d) Average Stock Level

(15 Marks)

OR

Q.4 Calculate operating leverage and financial leverage under situation 1 and 2 and financial Plans A and B respectively from the following information relating to the Operation and capital structure of company. What are the combinations of operating and financial leverage which give highest and the least value?

(15 Marks)

Installed capacity – 2,000 units

Actual production and sales – 50% of Installed capacity

Selling price per unit – Rs. 20

Variable cost per unit – Rs. 10

Fixed Cost: Under Situation I Rs. 4,000

Under Situation II Rs. 5,000

Capital Structure:

	Financial Plan	
	A (Rs.)	B (Rs.)
Equity	5,000	15,000
Debt(Cost of Debt = 10%)	15,000	5,000
	20,000	20,000

- Q. 5) A) Discuss the various long term sources of financing (8)
B) Discuss the scope of strategic financial management (7)

OR

- Q.5) Write Short Notes (any three) (15)
- 1) Combined Leverage
 - 2) Production Budget
 - 3) Economic Order Quantity
 - 4) Factors determining working capital requirements
 - 5) Cash management practices in India

SYBBI/SEM-IV/Regular/Corporate and Securities Law

Time: 2.5 Hours

Marks: 75

Date:

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

2) Figures to the right indicate fullmarks.

3) Use of simple calculator is allowed.

Q.1.A) True or False (Any 8)**(08)**

1. A company has separate legal entity
2. The Investor must surrender the original share certificate at the time of dematerialization
3. The main object of SEBI is to protect the Interest of Investors
4. To form a Company, registration is compulsory
5. Securities Contracts (Regulation) Act established in the year 1960
6. The liability of members of Company is unlimited
7. The conversion of paper based securities into electronic form is known as dematerialization of shares
8. The minimum requirement is only one member to form OPC
9. Shelf prospectus means a prospectus issued by any company for multiple issues
10. The price at which option is to be exercised is called Strike price.

Q.1 B) Match the column (Any 7)**(07)**

A	B
1. Companies Act	a) 1992
2. Debenture Trustees	b) Lifting of Corporate Veil
3. Prohibition of Insider Trading	c) Public Company
4. Trading Privileges	d) Depository
5. Minimum 7 subscribers	e) 2013
6. Soloman vs Saloman	f) Listing Agreement
7. NSDL	g) Beyond the powers
8. Perpetual Succession	h) Issue of Debt Instruments
9. Ultra Vires	i) Functions of SEBI
10. SEBI Act	j) Feature of Company form of Organisation

Q.2A) Explain the various Kinds of Companies**(15)****OR****Q.2 B) Discuss the eligibility norms for Companies issuing securities****(15)****Q.3 A) Explain the contents of Offer Document****(08)****B) Explain the Doctrine of Constructive Notice****(07)**

OR

Q.3C) Explain the clauses of MOA in detail (08)

D) What is listing agreement? Explain consequences of Non-Listing (07)

Q.4 A) Explain the functions and powers of SEBI in detail (15)

OR

Q.4 B) Explain the working of Depository System in India (15)

Q.5) Write short notes on: (Any three) (15)

1. Doctrine of Ultra Vires
2. NSDL
3. Underwriter
4. Credit Rating Agency
5. Lifting of Corporate Veil

Time: 2½ Hours

Total Marks: 75

N.B. 1) Each Question carries 15 marks.**2) Working notes should form part of your answer.****3) Use of Simple calculator is permitted.****Q.1. (a) Fill in the blanks:(Any 8)****(8)**

1. A _____ is a place to which costs can be traced or segregated.
2. Costs that cannot be identified with the finished products are called _____ costs.
3. Carriage outwards is an example of _____ overheads.
4. As units manufactured decreases, fixed cost per unit will _____.
5. Dividend received is recorded in _____ accounts only.
6. Costs that can be identified with finished product are called _____ costs.
7. Carriage inward is recorded under _____ while preparing cost sheet.
8. Variable costs fluctuate in _____ proportion to the level of output.
9. Notional Interest on partners capital is recorded in _____ accounts only.
10. Standard cost is a _____ cost.

Q.1. (b) Rewrite the statement and state whether they are True or False : (Any 7)**(7)**

1. Cost accounting is an essential tool of management.
2. Donations paid are recorded in Financial accounts only.
3. Purchase manager is responsible for efficient buying of materials.
4. At break-even point Total revenue = Total costs.
5. Cost Centre is a location, department for which the cost is ascertained.
6. Fixed costs are non controllable costs.
7. Carriage outward expenses is a part of Selling and Distribution overheads.
8. Loss by fire is recorded in Financial Profit and Loss Account.
9. Standard costing is a method of costing.
10. Any increase in cost price will affect contribution.

Q.2(a) A factory produced and sold 1,200 units of product in July 2016. Following particulars are available : (15)

Direct Materials	1,20,000
Direct Wages	84,000
Works Overheads for June	60,000
Administrative Overheads	Rs.12 per unit
Selling Overheads	Rs.8 per unit
Profit	20% of Sales price

- (a) Estimated output for the month of August will be 50% more than in July.
- (b) Direct Materials Cost will rise by 25% per unit.
- (c) 20% rise is estimated in Direct wages per unit.
- (d) 15% rise is estimated in Factory overheads per unit.
- (e) Administrative overheads and Selling overheads are expected to fall by 10% and 12.5% respectively.
- (f) Profit as % of sales price will remain same as in the previous month.

Prepare a Cost sheet and an Estimated cost sheet.

OR

Q.2(b) Rajesh Ltd. gives you the following data for the year ended 31st March, 2016 : (15)

Particulars	Financial Accounts (Rs.)	Cost Records (Rs.)
Direct Materials	6,00,000	6,00,000
Direct Wages	3,80,000	4,00,000
Factory Expenses	2,50,000	20% of Prime Cost
Administrative Expenses	2,80,000	25% of Factory Cost
Selling Expenses	1,90,000	10% of Sales
Sales	20,00,000	20,00,000
Preliminary Expenses written off	50,000	----
Interest Received	20,000	----

Prepare : (a) Cost Sheet, (b) Financial Profit and Loss A/c. and (c) Profit Reconciliation Statement.

[]

Q.3(a) The WYE Company manufactures a particular product, the standard direct labour cost of which is Rs.120 per unit, whose manufacture involves the following : (15)

Grade of Workers	Hours	Rate (Rs.)	Amount (Rs.)
A	30	2	60
B	20	3	60
	50		120

During a period, 100 units of the product were produced, the actual labour cost of which was as follows :

Grade of Workers	Hours	Rate (Rs.)	Amount (Rs.)
A	3,200	1.50	4,800
B	1,900	4.00	7,600
	5,100		12,400

Calculate :

- Labour Cost Variance
- Labour Rate Variance
- Labour Efficiency Variance
- Labour Mix Variance

OR

Q.3(b) Suman Ltd. produces a certain chemical, the standard material cost being : (15)

40% of Material X at Rs.2 per kg.

60% of Material Y at Rs.3 per kg.

Standard loss of 20% is expected in production.

During the month of April, 2016, 171 kgs of chemical was produced from the use of 90 kgs of Material X at Rs.1.8 per kg and 110 kgs of Material Y at Rs.3.5 per kg. Compute all possible Material Variances.

Q.4(a) Following particulars are submitted to you : (15)

Fixed cost Rs.4,000/-, Variable cost per unit Rs.1.5, Selling price per unit Rs.3 and units sold 5,000.

Calculate :

- (i) Profit Volume Ratio
- (ii) Break-even Profit (in units)
- (iii) Margin of Safety (In Rs.)
- (iv) Sales (units) to earn a Profit of Rs.5,000
- (v) Profit when sales are Rs.12,000

OR

Q.4(b) A Company made a profit of Rs.20,000 by selling 4,000 units. Its variable cost per unit is Rs. 8 and fixed cost amounted to Rs.12,000.

Find : (15)

- (i) Profit Volume Ratio
- (ii) Break-even Profit (in units)
- (iii) Profit when Company sells 2,000 units
- (iv) Sales required to earn a profit of Rs.12,000
- (v) If selling price decreases by 15% what will be the new Profit Volume ratio ?

Q.5(a) Distinguish between Financial Accounting & Cost Accounting. (8)

Q.5(b) What is Cost Accounting ? List the objectives of Cost Accounting.(7)

OR

Q.5) Write short notes on : (Any 3) (15)

- (a) Material Variance
- (b) Reasons for Disagreement between Costing Profit and Financial Profit
- (c) Break Even Point
- (d) Marginal Costing
- (e) Advantages of Standard Costing

SYBBI

SYBBI/SEM-IV/Information Technology in Banking and Insurance-II

Time: 2hrs 30 Mins

Max Marks: 75

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

2. Figures to the right indicate full marks

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

(8 Marks)

1. There are 2 approaches in data warehousing top down and _____.
a. Clean up b. straight up c. bottom up d. None of the above
2. _____ IP address are temporary.
a. Static and dynamic b. Dynamic c. Static d. none of the above
3. Email address has two components separated by _____.
a. # b. & c. @ d. None of the above
4. _____ is the settlement bank maintains accounts of all the banks participating in the clearing.
a. SDLC b. CTS c. RBI d. none of the above
5. Launch of _____ by national payments corporation of India has bring innovation in banking.
a. UPI b. ANSI c. TPS d. all of the above
6. _____ is a small plastic card issued to users as a system of payment.
a. Bank logo b. Brand c. Credit card d. All of the above
7. _____ refers to computer based systems used to perform financial transactions electronically.
a. PFT b. TFT c. EFT d. All of these
8. _____ is free google service.
a. Compose b. e-mail c. gmail d. none of the above
9. _____ removes irrelevant data from database.
a. data selection b. data integration c. data cleaning d. None of the above
10. VOIP stands for _____
a. Voice ok Internet protocol b. Voice over Internet protocol c. Voice of Internet protocol d. None of the above

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

(7 Marks)

1. SDLC has 6 phases.
2. UPI stands for Unified Payment Interface.
3. MICR has 9 digits.
4. Ola cabs allows customers to use SIRI to help you move funds.
5. Data mining is the process of extracting the useful information stored in large database.

6. Mobile banking can be done only through app.
7. Through SMS banking a client automatically receives information about his account balance.
8. Outgoing server in E-mail is IMAP.
9. DBMS stands for Data Managing System.
10. Data transformation is used to select data that is transformed in forms which are suitable for data mining.

Q2. Answer the following: (15 Marks)

- a) What is digital wallet? Explain in detail with examples? (8 Marks)
- b) What is E-banking? What are its advantages and disadvantages? (7 Marks)

OR

- c) What is SDLC? Explain all phases of SDLC. (8 Marks)
- d) Write a short note on Data warehouse. (7 Marks)

Q3. Answer the following: (15 Marks)

- a) Explain the architecture of data warehouse? (8 Marks)
- b) Explain SET (secure Electronic transaction protocol and its features? (7 Marks)

OR

- c) What is RDBMS and its tool? (8 Marks)
- d) What is data mining? Explain the steps of KDD. (7 Marks)

Q4. Answer the following: (15 Marks)

- a) Write a note on Smart Quill Pen? (8 Marks)
- b) Explain google drive and its advantages. (7 Marks)

OR

- c) What is Information Technology? Explain the benefits of Information Technology. (8 Marks)
- d) Explain advantages and disadvantages of online banking. (7 Marks)

Q5. Answer the following: (15 Marks)

- a) What is E-mail and explain 5 advantages of it. (8 Marks)
- b) Write steps for sending and receiving E-mail via outlook express. (7 Marks)

OR

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

1. CIBIL
2. Internet Banking In India
3. IP address
4. NEFT & RTGS
5. Boomerang facility in E-mail