

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

SEMESTER: - II (FYBBI)

Subject: P&PBI

Date: 05/02/2018

Time: 40 min

Marks: 20

Q.1 (A) Match the following: -

Marks: 2.5

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

Q.1 (B) True or false: -

Marks: 2.5

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

Q.2 Answer in one-two sentences each:

Marks: 5

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

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

Marks: 10

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

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

FYBBI SEM: - 2

Max. Marks: 20.

SUBJECT NAME - LAW

Duration: 40 Min

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

(2 ½ Marks)

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

Q.1.B. True or false :-

(2 ½ Marks)

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

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

(5 marks)

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

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

(10 marks)

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

REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Business Communication

Date: 06-02-2018

Time: 40 min

Marks: 20

Q.1) (A) Multiple Choice Question:

Marks: 2.5

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

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

Marks: 2.5

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

Q.2) Answer in 1-2 sentences

Marks: 5

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

Q.3) Answer in Brief (Any 2)

Marks: 10

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

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

Program: FYBBI

Semester: II

Course : Financial Accounting - II

Date: 06/02/2018

Duration: 40:00 Min.

Max. Marks: 20

Q-1-A) Match the Following.

(2.5)

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

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

(2.5)

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

Q-2) Solve the following

(15)

- a) KD Ltd redeemed 16,000, 11.5% preference shares of ₹ 100 each at 10% premium. The company issued 6000 equity shares of ₹ 100 at par for redemption of preference shares. The company has general reserve of ₹ 15,00,000.
Pass journal entries. (7)

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

REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Organizational Behaviour

Date:07/02/2018

Time: 40 min

Marks: 20

Q.1) (A) Multiple Choice Question:

Marks: 2.5

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

Q.1) (B) Match the Columns:

Marks: 2.5

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

Q.2) Answer in 1-2 sentences

Marks: 5

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

Q.3) Answer in Brief (Any 2)

Marks: 10

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

REENA METHA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

INTERNAL EXAMINATION (Regular) 2017-2018

SEMESTER: II (FYBBI)

Subject: Quantitative Methods

Date: 07/02/2018

Time: 40 mins

Marks: 20

Q.1 (A) Fill in the blanks:

Marks: 2.5

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

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

Marks: 2.5

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

Q2) Answer in 1-2 sentences

Marks: 5

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

Q3) Solve the following: (Any 2)

Marks: 10

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

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

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

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

Q.P. Code: 22446

NB: (1) All questions are compulsory

Total marks: 75

(2) Figures to the right indicate full marks

Time: 2 ½ hours

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

(15)

1. Positive discrimination
2. Sexual harassment
3. Manmade disaster
4. Disaster preparedness
5. Age of Reason
6. Superstition
7. Formal communication
8. Facilitative leadership

OR

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

2. a) Discuss the historic and contemporary causes of the violations of the rights of the STs. What have been the consequences? (15)

OR

2. b) Briefly mention the various atrocities committed on children and relate them to the various legal and constitutional safeguards set for them.

3. a) Discuss the factors to be considered in the prevention and mitigation of disaster. (15)

OR

3. b) Mention and explain the various physical, economic and psychological effects of disaster.

4. a) Highlight the role of technology in modern life. (15)

OR

4. b) Scientific development came to a standstill in the Middle Ages. Do you agree? Give reasons.

5. a) Explain how team building can contribute to the strengthening of a community. (15)

OR

5. b) 'Self improvement almost always starts with self awareness and the ability to transform your habits.' In the light of this statement give specific ways for self development.

(मराठी रूपांतर)

सूचना: १) सर्व प्रश्न अनिवार्य आहेत.

एकूण गुण: ७५

२) उजवीकडील अंक पूर्ण गुण दर्शवितात.

वे: २ तास ३० मी.

प्रश्न १ अ) खालील संकल्पना स्पष्ट करा. (कोणत्याही पाच)

(१५)

१. सकारात्मक भेदभाव
२. लैंगिक छळ
३. मानवनिर्मित आपत्ती
४. आपत्तीविषयक सज्जता
५. तर्कशक्ती युग
६. अंधश्रद्धा
७. औपचारिक संज्ञापन
८. मददगार नेतृत्व

किंवा

ब) पायाभूत अभ्यासक्रम (सत्र-३) साठी तुम्ही सादर केलेल्या प्रकल्पावर सविस्तर टीप लिहा.

प्रश्न २ अ) अनुसूचित जमातीच्या हक्कांच्या उल्लंघनाची ऐतिहासिक आणि समकालीन कारणे यावर चर्चा करा. त्याचे परिणाम काय आहेत? (१५)

किंवा

प्रश्न २ ब) बालकांवर होणाऱ्या विविध अत्याचारांचा थोडक्यात उल्लेख करा आणि त्यांच्याकरिता तयार करण्यात आलेल्या विविध कायदेशीर आणि घटनात्मक संरक्षणाशी संबंध सांगा. (१५)

प्रश्न ३ अ) आपत्तीचे प्रतिबंध आणि उपशमन करण्यासाठी विचारात घेतलेले घटक यावर चर्चा करा. (१५)

Q.P. Code: 22446

किंवा

प्रश्न ३ ब) आपत्तीच्या विविध शारीरिक, आर्थिक आणि मानसशास्त्रीय परिणामांचा उल्लेख करून स्पष्ट करा. (१५)

प्रश्न ४ अ) आधुनिक जीवनातील तंत्रज्ञानाची भूमिका अधोरेखित करा. (१५)

किंवा

प्रश्न ४ ब) वैज्ञानिक विकासाला मध्ययुगात गतीशून्यता आली. तुम्ही सहमत आहात काय? कारणे द्या. (१५)

प्रश्न ५ अ) समुदायाच्या बळकटिकरणात संघबांधणी कसे योगदान देऊ शकते स्पष्ट करा. (१५)

किंवा

प्रश्न ५ ब) "स्वयंसुधारणा जवळजवळ सदैव स्वजाणीव आणि सवय परिवर्तनाची क्षमता याबरोबर सुरु होते". या विधानाच्या समर्थनार्थ स्वविकासाकरिता विशिष्ट मार्ग सांगा. (१५)

Q.P. Code : 23264

(2½ Hours)

[Total Marks : 75

- N.B. :** (1) All the question are **compulsory**.
 (2) **Figures** to the right **indicate total marks** assigned to the question.

1. (A) Fill in the blanks with appropriate words (**Any Eight**) :

8

- (1) _____ is a system where there is exchange of funds or transfer of money from the area of surplus to the area of deficit.
 (a) Financial System (b) Primary Markets
 (c) Commonly Markets (d) Derivative Markets
- (2) _____ was established on April, 1935 in accordance with the provisions of Reserve Bank of India Act, 1934.
 (a) RBI (b) SEBI
 (c) MUF (d) MCX
- (3) _____ is the financial asset that derives its value from an underlying asset.
 (a) Commodity (b) Foreign Exchange
 (c) Derivative (d) Fixed Income Security
- (4) _____ are investors who earn from discrepancy in prices between the two exchanges or between two different maturities of the same commodity.
 (a) Speculators (b) Arbitrageurs
 (c) Brokers (d) Hedgers
- (5) _____ are defined as the markets where securities / shares which are initially issued by companies are traded.
 (a) Secondary markets (b) Primary market
 (c) Commodity markets (d) Derivative market
- (6) _____ means admission of securities to dealings on a recognized stock exchange.
 (a) Listing (b) Delisting
 (c) Trading (d) Fundamental Analysis

TURN OVER

(7) Securities Exchange Board of India (SEBI) was established in the year _____.

- (a) 1990 (b) 1993
(c) 1988 (d) 2000

(8) The debt market is also termed as _____.

- (a) Equity Market (b) Commodity Market
(c) Foreign Exchange Market (d) Fixed Income Market

(9) _____ analysis is the forecasting of future financial price movements based on examination of past price movements.

- (a) Fundamental (b) Industrial
(c) Technical (d) Economic

(10) _____ are issued by commercial banks at a discount on face value.

- (a) Share (b) Treasury Bills
(c) Commercial Papers (d) CD's

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

7

- (1) At Present, the Govt. of India issues three types of treasury bills through auctions namely 91 days, 182 days and 364 days.
- (2) Private sector companies issue commercial papers and corporate debentures.
- (3) SEBI is the regulator of Indian Mutual Fund Industry.
- (4) A company issuing shares to small group of investors is called IPO.
- (5) Exchange Traded derivatives are traded through Central Exchange with publicly visible prices.
- (6) Indian Commodity Exchange Limited is deemed recognized stock exchange under SCRA, 1956.
- (7) NSE launched electronic screen based trading in 1994.
- (8) The structure of Indian Financial system during the pre-independence era was that of modern economy.
- (9) Interest rate swaps provide a way for business to hedge their exposure to changes in Exchange rate.
- (10) PFRDA was established by the Govt. of India on 23rd August, 2003.

TURN OVER

2. (A) Discuss in brief the structure of Indian Financial System. 08
(B) State the features of Financial System. 07
- OR**
- (C) Discuss the various instruments in Money Market. 07
(D) Write a note on Book Building. 08
3. (A) State the structure of debt market. 08
(B) Explain the various functions of stock exchange. 07
- OR**
- (C) Explain the role of merchant bankers in primary market. 07
(D) What are the features of commodity market. 08
4. (A) Explain the various intermediaries in Capital Market along with role and function. 07
(B) State the various participants in derivative market. 08
- OR**
- (C) Explain the concept of risk management along with its process. 08
(D) List out the commodity exchanges in India. 07
5. Write short notes (**Any Three**) : 15
- (1) ASBA.
 - (2) Securities Contracts (Regulation) Act, 1956.
 - (3) Types of Derivatives.
 - (4) Fee based Financial Services.
 - (5) Technical Analysis.
-

[Time: 2:30 Hours]

[Marks:75]

Please check whether you have got the right question paper.

- N.B:
1. All questions are compulsory.
 2. Figures to the right indicate full marks.
 3. Use of simple calculator is allowed.

Q.1 a. State whether True or False from the following (any 8)

08

1. The first year of a newly set up business can be less than 12 months.
2. Agriculture income is taxable from tax.
3. Past untaxed profits brought into India is not taxable.
4. Deduction u/s 80E is applicable for Mediclaim.
5. Minor's income which is clubbed with that of his parent is exempted up to Rs.5,000.\
6. The quantum of maximum deduction allowed u/s 80 U is Rs.1,50,000.
7. Income which accrue or arise outside India & also received outside India is taxable in case of NRI.
8. Any gift received by an individual from his relative is fully exempt.
9. For computing lottery income, the assessee shall be entitled to any deduction for purchase of lottery tickets.
10. If the assessee does not satisfy the basic condition, he will be treated as a Resident of India.

b. Match the column (any 7)

07

Column A	Column B
1. 1,50,000	a) A.Y.
2. Medi claim	b) P.Y
3. Interest on higher education	c) 80C
4. 2017-18	d) 80D
5. Maximum Rs. 10,000	e) 80E
6. 2016-17	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 Mrs Asha is an employee of Tata Industries Ltd. She furnishes the following information for the year ended 31st March, 2017. 15

Particulars	Amount
Basic Salary	55,400 per month
Tax Deducted at Source:	5,000 per month
Professional Tax	2,500
Bonus received	96,000
Conveyance allowance received (Exempt u/s 10@ Rs.600 per month)	1,200 per month
Loan from employer for son's marriage	1,00,000

Q.P. Code :22353

b. Mr Rahul, submit the following particulars of his income for the assessment year 17-18 07

Particulars	Amount
Dividend from Tata and Co	28,900
Gift from the friend on the occasion of Birthday	72,000
Interest from Bank Fixed Deposit	56,000
Agriculture Income	92,000
Interest from NSC	52,000
Income from agriculture in Pakistan	35,900

Compute his taxable income under the head income from other source.

Q.4 Mr. Shah provides the following profit and loss account for the year ended 31st March, 2017. 15
Profit and loss account for the year ended 31st March, 2017.

Particulars	Rs.	Particulars	Rs.
To Salaries	2,60,000	By gross profit	14,34,000
To Electricity	68,000	By Income Tax refund	38,000
To printing	50,000	By gift from Father	35,000
To Entertainment	1,00,000		
To Advertisement	46,000		
To Motar car Expenses	60,000		
To Drawing	1,20,000		
To embezzlement by employee	14,000		
To staff welfare Expenses	1,40,000		
To Sales tax	30,000		
To Depreciation	70,000		
To Income tax	32,000		
To Net Profit	5,17,000		
	15,07,000		15,07,000

Additional Information:

1. Depreciation as per Income tax rules is Rs.54,000.
2. Staff welfare expenses include Rs.40,000 for his own medical premium.
3. Salary includes salary paid to his son Rs.15,000.
4. Printing includes Rs.5,000 paid for printing marriage for his daughter marriage.

OR

Mr. Amir provides you the trading and profit and loss account for the year ended 31st March.

Particulars	Rs.	Particulars	Rs.
To Opening stock	1,45,000	By Sales	50,00,000
To Purchase	35,24,600	By Closing Stock	1,50,000
To Salaries	3,14,000	By Gift from Father	35,000
To Electricity	68,000	By Interest from Fixed Deposit	25,000
To Rent	1,50,000		

Q. P. Code: 22155**Time: 2Hrs.30Min.****Max. Marks: 75**

Instructions: (a) All questions are compulsory subject to internal choice.
 (b) Figures to the right indicate full marks.

Q.1 Answer any Eight from the following:

[08]

A Match the following

A	B
1. Venture capital	a. Long term source of finance
2. Treasury bill	b. Bonus issue
3. Preference share capital	c. objective of F.M
4. Equity	d. Stable dividend policy
5. Stock dividend	e. Hybrid financing
6. Profit maximisation	f. Short term money market instrument
7. Constant payout	g. Expensive source of financing
8. Financial goals	h. Durand
9. NI Approach	i. Considers time value of money
10. Profitability Index	j. Quantitative

B Fill in the blanks (Answer any Seven):

[07]

- Standard debt equity ratio is _____.
- Finance function is performed in all the _____.
- Agency cost includes _____ cost
- _____ analysis the value of a unit of money of different time
- _____ helps the investor to decide the return on investment
- _____ are very risky
- NPV considers _____ of money.
- Retirement compensation is treated as _____.
- Capital rationing is selection of investment proposal under _____.
- Capital structure decisions are taken in view of the purpose of _____.

Q.2 Sun Ltd. is considering three proposals for its capital expenditures:

A. The total expenditure is budgeted as Rs. 70,00,000. Rs. 30,00,000 has been utilised for certain expansion plans. The balance Rs. 40,00,000 needs to be allocated amongst any two of the following proposals. Tax rate is 30%. Evaluate the same with the help of Payback period. The details of the proposals are:

[15]

Details	Proposal A	Proposal B	Proposal C
Cost of the proposal (Rs.)	20,00,000	20,00,000	20,00,000
Expected life	5 years	6 years	4 years
Scrap Value (Rs.)	2,00,000	1,00,000	Nil
Annual Cash Flow before tax after depreciation	5,00,000	4,00,000	6,00,000
Additional working capital at the end of second year (Rs.)	2,00,000	75,000	1,25,000

OR

Q.4

AB company needs Rs. 5,00,00,000 for the construction of a new plant. The following three financial plans are feasible. [15]

- a. The company may issue 50,00,000 ordinary shares of Rs.10 each.
 - b. The company may issue 25,00,000 ordinary shares of Rs.10 and remaining amount may be collected by issue of 2,50,000 debentures of Rs.100 each bearing an 8% rate of interest.
 - c. The company may issue 25,00,000 ordinary shares @Rs.10 each and remaining amount as preference shares of Rs.10 each bearing an 8% rate of dividend.
- If the expected EBIT, which the company may earn is Rs.40,00,000 then suggest which capital structure alternative the company should select. Assume tax rate to be 50%.

OR

A. From the following data, calculate the MARKET PRICE of a share of LSK Ltd., under (i) Walter's formula; and (ii) Dividend growth model. [08]

EPS = Rs. 150
 DPS = Rs. 90
 Ke = 20%
 r = 30%
 Retention ratio = 55%

B. If Ocimum group has a choice of the following three financial plans. [07]
 (Rs in Lakhs)

	Plan 1	Plan 2
Equity	30	10
Debt	10	30
EBIT	4	4

Interest @12% per annum on debts in all cases. Tax rate 25% . Comment which plan is more beneficial for the owners of the company on basis of its net earnings with appropriate justification.

Q.5

- A. What is venture capital? What are its features? [08]
- B. Explain factors determining dividend policy. [07]

OR

- C. Write short notes(any three) [15]
 - 1. Cost of capital
 - 2. EAV
 - 3. long term sources of finance
 - 4. Time value of money
 - 5. MM Approach

Q. P. Code: 22154**Time: 2Hrs.30Min.****Max. Marks: 75****Instructions: (a) All questions are compulsory subject to internal choice.****(b) Figures to the right indicate full marks.****Q.1 Answer any Eight from the following:****[08]****A Match the following**

A	B
(a) Management Accounting	1) Current liability
(b) Reports of management	2) Current assets
(c) Unclaimed dividend	3) Fixed assets
(d) Marketable investments	4) Proportion between two figures
(e) Live stock	5) Future oriented
(f) Ratio	6) Liquid ratio
(g) Acid test ratio	7) Current ratio
(h) Short term solvency	8) 2:1
(i) Debt Equity	9) Method of estimating working capital
(j) Operating cycle	10) Optional

B State whether the following statements are true or false(Answer any Seven):**[07]**

- Trading organisation requires less working capital.
- Credit granted by supplier reduces working capital.
- Dividend is paid in cash.
- Liquidity has no effect on dividend policy.
- Analysis is must for interpretation.
- Common size statement is a vertical analysis.
- Operational information is used by lower level management.
- Stock is a liquid asset.
- Higher stock turnover means higher cost of goods sold.
- Owners fund and owed fund are the same.

Q.2**A. The following is the Balance Sheet of M/s. Shetty Ltd. as on 31st March,2017.**

Liabilities	Rs.	Assets	Rs.
Equity share capital	400000	Goodwill	125000
9% preference share capital	200000	Furniture	300000
General reserve	100000	Land & Building	400000
Profit & loss A/C	100000	Stock	100000
10% Loan	200000	Debtors	200000
Accounts payable	100000	Cash & Bank	60000
Advances from customers	50000	Prepaid expenses	40000
Provision for taxation	60000	Preliminary expenses	15000
Expenses payable	40000	Discount on issue of debentures	10000
	1250000		1250000

[15]

The following further information is also given for the year:

Total sales Rs.10,00,000 Net profit rate 15%.out of total sales 20% are cash sales.

Purchases Rs.5,00,000 .Number of days in the year 360.

Calculate the following

A) Proprietary ratio

Q. P. Code: 22154

There is a regular production and sale cycle. 25% of sales are on cash basis and 75% of purchases are on credit.

Provide 10% for contingencies on current assets.

Q.4

A. From the following Balance Sheet calculate Balance-Sheet ratios. (Any Four)

[08]

Balance Sheet as on 31st Dec., 2016

<u>LIABILITIES</u>	<u>Rs.</u>	<u>ASSETS</u>	<u>Rs.</u>
Equity Share Capital	1,00,000		
Preference Share Capital	40,000	Building	80,000
Profit & Loss Account	50,000	Plant and Machinery	1,00,000
Mortgage Loan	1,00,000	Stock	1,00,000
Creditors	60,000	Debtors (L.Y. 80,000)	60,000
Taxes Payable	50,000	Short Term Investments	20,000
Proposed equity dividend	10,000	Cash & Bank balances	50,000
	<u>4,10,000</u>		<u>4,10,000</u>

B. Being a Company Secretary you are asked to calculate the revised Share capital for following companies using the information below -

Sr.no	Company	Existing Total Share Capital (Rs)	Proportion of Equity Capital to Preference Capital	Bonus Ratio
1.	X Ltd.	15,00,000	3:2	1:1
2.	Y Ltd.	50,00,000	2:1	1:1
3.	Z Ltd.	50,00,000	1:1	2:1
4.	A Ltd.	50,00,000	3:1	2:1

(07)

OR

A. The following data is furnished to you regarding two companies X & Y operating in the same industry [08]

A) Calculate the operating cycle for both the companies

B) Also suggest steps you would take to reduce the operating cycle.

Particulars	X (days)	Y(Days)
Raw material stock	150	144
W-I-P in terms of COGS	72	60
Finished goods stock	108	80
Average collection period	144	170
Average payment period	120	96

[Time: 2½ Hours]

[Marks: 75]

Please check whether you have got the right question paper

Instructions:

1. All questions are compulsory subject to internal choice.
2. Use of simple calculator is permitted.

Q1. A State whether following statements are True or False (any 8) (8)

1. Nifty is the regulatory authority of Capital market in India.
2. Hedging aims at earning profit due to differences in prices across the market.
3. LRM is used to conduct credit appraisals periodically.
4. Debt funds consists of bonds as its major underlying assets.
5. One day Var to 10 day Var is used to manage marker risk over a one-day time horizon.
6. Prepayment by customers impacts Duration analysis.
7. Stock approach involves measurement of critical ratios in respect of liquidity.
8. The grading system adopted in CRF may be alphabetical or numerical or alpha numeric.
9. The era of optimism in nineteen century amongst Asian countries resulted into Asian crisis 1997.
10. USD is the universal base currency in the inter-bank market.

Q1B. Match the column (any 7) (7)

A	B
1. Equity Price Risk	a. Right to Buy
2. C	b. 15 days
3. BB	c. Right to Sell
4. Market Risk	d. 7 days
5. Model Risk	e. 91days
6. Call Option	f. Pillar II
7. Put Option	g. Pillar I
8. T- Bill	h. Substantial Risk
9. Commercial Paper	i. Volatility in stock prices
10. Certificate of deposit	j. Inadequate Safety

Q2 A. Discuss the role of Corporate Governance in the risk management of the company. (8)

B. Compare and Contrast Basel II V/s Basel III norms (7)

OR

Q2 A. Explain the eight components of COSO ERM Integrated Framework in brief. (8)

Q4. A. Discuss the steps involved in Monte Carlo Simulations (8)

B. Draw out the factors driving the pricing of options in the derivative market. (7)

OR

Q4 A. Calculate capital adequacy ratio i.e. total capital to risk weighted exposures ratio for ABC Bank using the following information: (8)

	Exposure in Lakhs	Risk Weight
Cash balances with RBI	3000	10%
Balances in Current Accounts with other banks	1000	15%
Other Investments	700	90%
Non Funded exposures to real estate	5000	100%

The bank's Tier 1 Capital and Tier 2 Capital are 600 lakhs and 200 lakhs respectively.

Q4B. Differentiate between Debt funds and Debt Securities. (7)

Q5. A. Discuss the need for ERM in the Indian Banking sector (8)

B. What type of information is required by banks while evaluating the credit risk of the customer? (7)

OR

Q5. Write Short notes on any 3. (15)

1. Credit Life cycle
2. Currency Market
3. Linear VaR
4. Hedging
5. Operational Risk.

SUBBI 2017-18 Sem III

Internal

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT

S.Y.BBI

INTERNAL EXAMINATION

SEM III

17/08/2017

MANAGEMENT ACCOUNTING

MAX MARKS : 20

Q-1. A) Match the Following:

(2.5)

GROUP A	GROUP B
1. Future decisions	a. Profit
2. Measuring performance	b. Risk
3. Personal prejudices & bias	c. Efficiency measurement
4. Maximize	d. Based on historical data
5. Minimize	e. Financial reporting

B) State whether following statements are true or false:

(2.5)

1. Management accounting is accounting in relation to management function.
2. Qualitative information does not help in taking better quality of decisions.
3. Financial analysis and interpretation can be done through trend analysis.
4. Management accounting does not deal with controlling function.
5. Management accounting helps management to forecast and prepare plans for the future activities of business.

Q-2) Explain the following concepts:

(5)

1. Management Accounting
2. Performance evaluation
3. Assess Risk
4. Treasurer
5. Trend analysis

Q-3) Answer in Brief (Any Two)

(10)

1. Explain tools of management accounting.
2. Explain the role of management accounting.
3. Explain the functions of management accounting.

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT

S.Y BBI
16/08/2017
FINANCIAL MANAGEMENT I

INTERNAL EXAMINATION

SEM III

MAX MARKS : 20

Q-1. A) Match the Following:

(2.5)

GROUP A	GROUP B
1. Assets	a. Fixed Assets
2. Replacement of Equipment	b. Unsecured loans
3. Ploughing back of profits	c. Owed Capital
4. Preference Share Capital	d. Owned Capital
5. Debt Capital	e. Internal Financing
	f. Capital budgeting Decision
	g. Liabilities + Equity

B) State whether following statements are true or false:

(2.5)

1. Company's dividend policy influences its retained earnings.
2. Borrowed fund is ownership capital.
3. Overcapitalization does not have any adverse effects?
4. Market value of shares of an under-capitalised company rises.
5. The duties of a financial manager is to determine which marketing strategy to use to promote a product.

Q-2) Explain the following concepts:

(5)

1. Methods of Financing Business
2. Convertible Debenture
3. Treasurer
4. Right issue
5. Bonus shares

Q-3) Answer in Brief (Any Two)

(10)

1. State & explain the main functions of a Finance Management.
2. What are sources of long-term finance?
3. State & explain the main functions of a finance maager.

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT

S.Y BBI

INTERNAL EXAMINATION

SEM III

17/08/2017

MANAGEMENT ACCOUNTING

MAX MARKS : 20

Q-1. A) Match the Following:

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GROUP A	GROUP B
1. Future decisions	a. Profit
2. Measuring performance	b. Risk
3. Personal prejudices & bias	c. Efficiency measurement
4. Maximize	d. Based on historical data
5. Minimize	e. Financial reporting

B) State whether following statements are true or false:

(2.5)

1. Management accounting is accounting in relation to management function.
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3. Financial analysis and interpretation can be done through trend analysis.
4. Management accounting does not deal with controlling function.
5. Management accounting helps management to forecast and prepare plans for the future activities of business.

Q-2) Explain the following concepts:

(5)

1. Management Accounting
2. Performance evaluation
3. Assess Risk
4. Treasurer
5. Trend analysis

Q-3) Answer in Brief (Any Two)

(10)

1. Explain tools of management accounting.
2. Explain the role of management accounting.
3. Explain the functions of management accounting.

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT

SUBJECT: TAXATION
CLASS: SYBBI

MARKS: 20

Question 1 (a) – Fill in the blanks

2 ½ Marks

1. Clause _____ pertains to Transport Allowance Exemption
2. Clause _____ pertains to Pension Exemption
3. Clause _____ pertains to Voluntary Retirement
4. Clause _____ pertains to Credit card.
5. Clause _____ pertains to Fixed Medical Allowance

Question 1 (b) - Match the Following

2 ½ Marks

	Column A		Column B
1	Notified amount of Exempt Gratuity	a	Rs 3,00,000
2	Notified amount of Exempt Leave Encashment	b	Rs 600,000
3	Notified amount of Exempt Retrenchment	c	Rs 500,000
4	Exempt Medical Reimbursement in India	d	Rs 15,000
5	Notified Amount of Entertainment Allowance by Government	e	Rs 5,000
		f	Rs 50,000
		g	Rs 10,00,000

Question 2 - Answer in one Sentence

5 Marks

1. Mr. P, an Indian Citizen, is living in Delhi since 1960, left for Japan on July 1, 2009. He comes back on December 7, 2013. Determine his residential status for the AY 2014-15.
2. Dr. Q, an Indian Citizen and a Professor in IIM, Lucknow, left India on September 15, 2013 for USA to take up Professor's job in MIT, USA. Determine his residential status for the AY 2014-15.
3. Mr. A is a foreign citizen of Indian origin. He comes to India for sightseeing on 1st November, 2013 for 100 days. He has never come to India before. Determine his residential status for AY 2014-15.
4. Mr. X is an Indian citizen settled abroad since the last 15 years, during the PY he returns to India to settle down on September 25, 2016. Determine his residential status for the AY 2017-18
5. Mr. S is a foreign citizen stayed in India for 75 days in 2016-17, he came to India previously during 2011-12, 2012-13, 2013-14, 2014-15, 2015-16 he stayed in India for 90, 72, 148, 85, and 38 days respectively. Determine his residential status for the AY 2017-18.

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT

S.Y.BBI
12/08/2017
RISK MANAGEMENT

INTERNAL EXAMINATION

SEM III

MAX MARKS: 20

Q1 - A) Fill in the blanks

(2.5)

- _____ is the process of planning, organizing, leading, and controlling the activities of an organization in order to minimize the effects of risk on an organization's capital and earnings.
- FMC stands for _____.
- _____ regulates Equity Market in India.
- A derivative is a financial instrument whose value is derived from the value of another asset, which is known as the _____.
- The agreed price of the Derivative Contract is called as _____.

Q1 - B) Match the following

(2.5)

Column A	Column B
a. Call	1. Option to derivative contract
b. Exchange Rate	2. Multi Commodity Exchange
c. Put	3. Option to buy
d. MCX	4. Multi Common Exchange
e. Fixed Income	5. Financial claims with promised cash flows
	6. Option to Sell
	7. Financial claims with floating cash flows
	8. Rate at which one currency can be exchanged for another

Q2 Answer in One Sentence

(5)

- Benefits of ERM
- What is recession
- Explain Technical risk
- Disadvantages of Fixed Income Securities
- Name two stock exchanges in India

Q3. Attempt any 2 out of 3

(10)

- Explain the process of ERM
- Functions of Credit Rating Agencies
- Explain four types of Derivative Instruments

**REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT STUDIES
INTERNAL EXAM 2017-2018**

SUBJECT: INFORMATION TECHNOLOGY IB BANKING & INSURANCE

DATE: |8/8/2017

CLASS: SYBBI

MARKS: 20

Q. 1 FILL IN THE BLACKS. (2.5M)

1. OWL stands for _____
2. WWW stands for _____
3. _____ ensures the validity of the information.
4. Information needs to be encrypted and decrypted only _____ user.
5. _____ is an operation of selling or buying online.

Q.3 MATCHES THE COLOUMS. (2.5 M)

- | A | B |
|------------------|---|
| 1. Credit card | A. Saving amount |
| 2. EFT | B. Standing instructions for monthly payments |
| 3. Debit card | C. Electronic fund transfer |
| 4. Cross selling | D. Targeted offers to customers for interests |
| 5. Bill payment | E. Advance utility |

Q.2 TRUE OR FALSE. (5 M)

1. Information needs to be encrypted and decrypted only by authorized user.
2. WWW does not work on client server approach.
3. Integrity information should be changed during its broadcast over the network.
4. HTTP stands for hypertext makeup language.
5. A network access equipment is an electronic circuit that manually connects a client to a preferred network.

Q.3 ANSWERS THE FOLLOWING QUESTIONS. (ANY 2) (10M)

1. What is E-banking? Explain its features.
2. Explain the architecture of WWW with suitable diagram.
3. Explain in brief four types of E- commerce consumer application?
4. Explain the classification of E- commerce.

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**INTERNAL EXAMINATION****SYBBI SEM:- 3**

27/08/18

Marks: 20.**SUBJECT NAME: FM****Duration: 45 min****Q.1.A. Fill in the Blanks: -****(2 ½ Marks)**

1. Retained earnings is a _____ source of funds available to firms.
(A. Internal B. external C. primary D. secondary)
2. Market price is the actual price of a stock, which is determined by the _____ forces in the market.
(A. Demand B. Supply C. Demand and Supply D. none of the above)
3. Risk and _____ always goes hand in hand.
(A. Profits B. loss C. Liabilities D. Assets)
4. Return on Capital Employed is also called as _____.
(A. Capital Structure B. Capital Budgeting C. Return on Investment D. none of these)
5. _____ is an acknowledgement of Debt financing.
(A. Shares B. Debentures C. Equity D. Preference)

Q.1.B. True or false :-**(2 ½ Marks)**

1. Borrowed funds is ownership capital.
2. The interest on debentures is a tax deductible expenditure.
3. Gross profit and net profit both gives the same amount of profit.
4. The role of financial manager is to manage risks.
5. Profit maximization is the goal of financial management.

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

1. What are convertible debentures?
2. Define Financial management
3. Explain functions of financial management.
4. Explain retained earnings
5. Define Hire Purchase

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

1. Objectives of financial management
2. Types of finance
3. Types of preference shares

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**INTERNAL EXAMINATION****SYBBI SEM:- III**

27/08/18

Max. Marks : 20.**SUBJECT NAME- Risk Management****Duration: 45 Min****Q.1.A. Fill in the Blanks:-****(2 ½ Marks)**

- (1) ERM Stand for _____.
- (2) The Financial Crisis was in _____.
- (3) _____ is a risk due to possible changes in spreads.
- (4) Systematic risk is that risk which cannot be _____.
- (5) The matrix includes _____ categories of objectives across the top.

Q.1.B. True or false: -**(2 ½ Marks)**

- (1) Nifty comprises of 30 stocks.
- (2) Duration is measure of interest rate risk.
- (3) It is very difficult to eliminate market risk.
- (4) Currency risk is risk arising from fluctuations in commodity prices.
- (5) The credit crisis was held _____.

Q.2 Answer in one sentence:-**(5Marks)**

- (1) What is option risk?
- (2) Write the three dimension of matrix.
- (3) Explain liquidity risk.
- (4) What are the three type of Exchange rate risk.
- (5) Write the full form of "COSO".

Q.3. Answer the following in detail:- (ANY 2/3)**(10 marks)**

- (1) Explain role and responsibility of risk management.
- (2) Define Market risk. Explain its type.
- 3) Discuss "The OPEC Oil Price Shock" of 1973.

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**INTERNAL EXAMINATION****SYBBI SEM:- 3**

28/08/18

Marks: 20.**SUBJECT NAME: MA****Duration: 45 min****Q.1.A. Fill in the Blanks: -****(2 ½ Marks)**

1. Balance sheet provides a statement of _____ at a point of time.
(A. Assets position B. Liabilities position C. Financial position D. performance position)
2. Preliminary expense is an example of _____ expenditure.
(A. Revenue B. capital C. Deferred revenue D. none of these)
3. Management accounting techniques helps in _____ making.
(A. Decision B. resource C. money D. none of these)
4. Management accounting is _____.
(A. Future oriented B. historical C. mandatory D. concurrent)
5. management accounting enables the function of _____.
(A. planning B. decision making C. controlling D. all of the above)

Q.1.B. True or false :-**(2 ½ Marks)**

1. Management accounting helps management to forecast and prepare plans for the future activities of business.
2. Financial analysis and interpretation can be done through trend analysis.
3. Quantitative information does not help taking better quality of decisions.
4. Operational information is used by the lower level management.
5. All the current liabilities are quick liabilities.

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

1. Explain Working Capital
2. Explain Capital Employed
3. Explain Borrowed Funds
4. Explain Depreciation & Amortization
5. Explain Fictitious Assets.

Q.3. Answer the following

(10 marks)

1. Rearrange the balance sheet in a vertical form suitable for analysis.

LIABILITIES	AMT	ASSETS	AMT
Equity share capital	5,00,000	Fixed Assets	7,00,000
Reserve and surplus	1,35,000	Investments	1,00,000
12% Debentures	2,00,000	Stock	1,50,000
Bank overdraft	50,000	Debtors	2,36,000
Creditors	1,50,000	Cash	24,000
Provision for taxation	75,000		
Proposed dividend	1,00,000		
TOTAL	12,10,000	TOTAL	12,10,000

2. Rearrange the above in a form suitable for analysis.

(5 marks)

Trading and profit and loss account for the year ended 31st march, 2018

PARTICULAR	AMT	PARTICULAR	AMT
To Opening Stock	35,000	By Sales	8,30,000
To Purchases	7,50,000	By Closing Stock	80,000
To Gross Profit	1,25,000		
TOTAL	9,10,000	TOTAL	9,10,000
To Depreciation	18,000	By Gross Profit	1,25,000
To Other Expenses	37,000	By Interest	5,000
To Tax Provision	20,000		
To Proposed Dividend	8,000		
To Net Profit	47,000		
TOTAL	1,30,000	TOTAL	1,30,000

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**INTERNAL EXAMINATION****SYBBI SEM:- 3**

28/08/18

Max. Marks : 20.**I.T IN BANKING AND INSURANCE-1****Duration: 45 Min****Q.1.A. Fill in the Blanks:-****(2 ½ Marks)**

- (1) HTTP stands for _____.
- (2) _____ ensures the validity of the information.
- (3) RDF stands for _____.
- (4) _____ reduce the leakages to school and home to the communication.
- (5) An example of C2C E-commerce is _____.

Q.1.B. True or false :-**(2 ½ Marks)**

- (1) Multimedia content is a combination of text, voice, video and images.
- (2) Information needs to be encrypted and decrypted by only authorized user.
- (3) A Network Access Equipment is an electronic circuit that manually connects a client to a preferred network.
- (4) Integrity information should be changed during the broadcast over the network.
- (5) HTML stands for Hypertext Mail Language.

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

- (1) List down the measures to ensure security in e-payment transactions.
- (2) Define I-way and list the components of the same.
- (3) What is cryptography? Give an example.
- (4) What is remote banking?
- (5) What is Home shopping?

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

- (1) Explain the applications of E-Commerce.
- (2) Explain the types of convergence.
- (3) Explain in detail E-commerce framework with diagram.

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**INTERNAL EXAMINATIONS 2018-2019****SEMESTER: III (SYBBI)****Subject : Financial Market****Date: 29/08/2018****Duration: 45 mins****Marks: 20Marks****Q1 Match the Following****2.5 marks**

GROUP "A"	GROUP "B"
1) Financial market	1) RBI
2) Financial Services	2) Channelizes Funds
3) Financial System	3) Shares
4) Financial Instrument	4) Fund & Fee based
5) Financial Regulator	5) Common place to trade

Q2 True or False**2.5 marks**

1. RBI was established on 1, April 1935.
2. Call money deals with interbank markets.
3. CDs are issued mainly by commercial banks.
4. CPs are unsecured.
5. Co-operative banks are registered under the Indian Act.

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

1. What is Money market ?
2. What is Unorganized Market?
3. Define Mission.
4. What is Vission.
5. What is Capital Market ?

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

1. Explain Function of Indian Financial system.
2. What is Financial Instruments? Define 5 types of Financial Instruments.
3. Explain 3 Fund Based Services.

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**INTERNAL EXAMINATION****SYBBI SEM:- 3****Max. Marks : 20.****Subject - Direct Tax****Duration: 45 Min**

29/08/18

Q.1.A. Fill in the Blanks:-**(2 ½ Marks)**

- (1) Previous Year means the ----- year immediately preceding the Assessment Year.
- (2) Income-tax Act extends to whole of -----.
- (3) Income which accrues or arise outside India from a business controlled from India is taxable in case of ----- and -----.
- (4) 'Profit in lieu of Salary' is taxable under the head -----.
- (5) Amount notified as exempt gratuity of a non- government employee is -----.

Q.1.B. True or false :-**(2 ½ Marks)**

- (1) Pension received by a Government employee is exempt.
- (2) Interest credited to Statutory Provident Fund shall be fully taxable.
- (3) While counting the number of days for determining residential status, a stay in a cruise boat anchored in the Mumbai Port is treated as stay in India.
- (4) Income means any receipt in cash.
- (5) Man of the Match Prize received by a professional sportsman is income as per Income Tax Act.

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

- (1) Under the Constitution of India, which Government has the right to collect tax?
- (2) What is local Authority?
- (3) What is assessee?
- (4) Explain Gratuity.
- (5) What is Salary?

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

- (1) Explain the concept of Perquisites in detail.
- (2) Explain Resident Individual alongwith the conditions.
- (3) Explain 'Person' in detail.

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

SEMESTER: - IV (SYBBI)

Subject: Financial management – II

Date:05/02/2018

Time: 40 min

Marks: 20

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

Marks: 2.5

- (1) _____ is the most liquid item of current assets.
- (2) _____ are temporary short term investments made out of surplus cash balances arising out of seasonal operations of the business.
- (3) _____ includes investments in stock of raw materials, work in progress, finished goods, stores, spares and packaging materials.
- (4) _____ working capital is required to meet unforeseen eventualities such as strikes, fires, floods, riots, etc.
- (5) High tax rates demands _____ amount of working capital.

Q.1.B. True or False: -

Marks: 2.5

- (1) Receivables is the aggregate of sundry debtors and bills receivables.
- (2) Creditors/payables arise due to credit sales.
- (3) Efficient working capital can convert a sick unit back into a healthy unit..
- (4) When current assets are more than current liabilities such situation is known as negative working capital.
- (5) $OC = A + R + W + F + D - C$

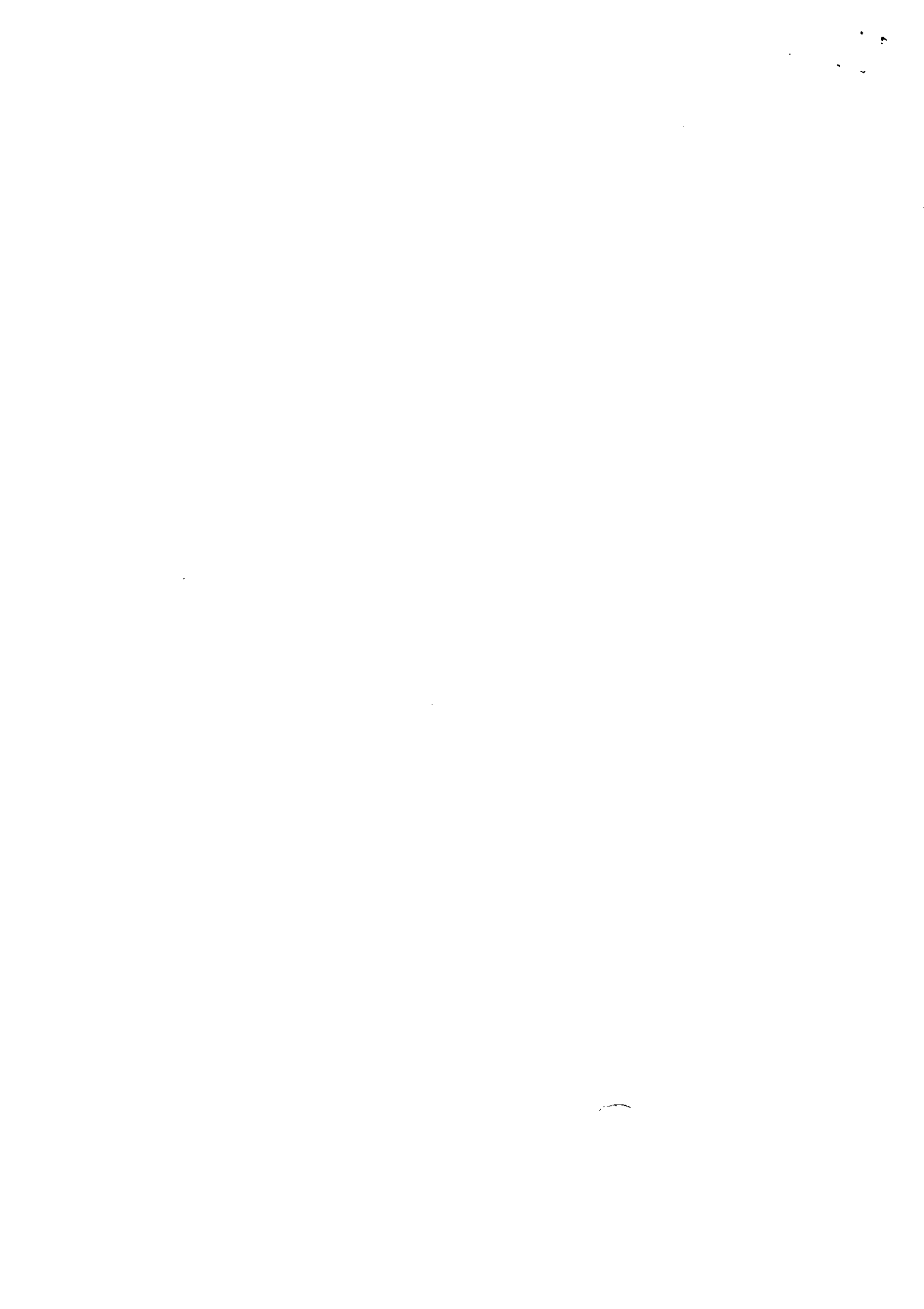
Q.2. Answer the following: - (Any 1)

Marks: 7

(1) Y Ltd. Furnishes the following information and requests you to prepare a statement showing the working capital requirements. Production capacity 40,000 units per annum. Output and sales for the year 2005-06 is 36,000 units.

Cost sheet	Per unit (Rs.)
Raw materials	25
Wages	16
Overheads	10
Total cost	51
Profit	9
Selling price	60

Additional information:



- Raw materials remain in stock for 1 month
- Process period is 1 month
- Finished goods remain in stock for 2 months
- Credit period allowed by suppliers is 1 month
- Credit period allowed to debtors is 2 months
- 25% of sales are in cash
- Time lag in payment of wages and overheads is 1 month
- Cash in hand is Rs.25000

Q.3. Answer the following: - (Any 1)

Marks: 8

(1) The management of Royal Industries has called for the statement showing the working capital needs to finance a level of activity of 1,80,000 units of output for the year. The cost structure is as follows.

Cost sheet	Per unit (Rs.)
Raw materials	20
Wages	5
Overheads	15
Total cost	40
Profit	10
Selling price	50

Additional information:

- Raw materials remain in stock for 2 month
- Process period is 1/2 month (assume 50% completion)
- Finished goods remain in stock for 1 months
- Credit period allowed by suppliers is 1 month
- Credit period allowed to debtors is 2 months
- 25% of sales are in cash
- Time lag in payment of wages and overheads is 1/2 month
- Cash in hand is Rs.20000

Prepare working capital needs and the maximum working capital finance available under the first two methods given by Tandon committee.

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

SYBBISEM: - 4

Max. Marks: 20.

SUBJECT NAME LAW

Duration: 40 Min

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

(2 ½ Marks)

- (1) Minimum person required to form a public company is ____ (7/10)
- (2) There are ____ clauses in Memorandum of Association (8/7)
- (3) ____ has rules for management of the affairs of the company (Articles of association/prospectus)
- (4) ____ is the certificate of proof of existence of company (Certificate of incorporation/common seal)
- (5)

Q.1.B. True or false :-

(2 ½ Marks)

- (1) Companies act was amended in 2013
- (2) RBI act was introduced in 1934
- (3) section 9 deals with charity
- (4) Minimum members in a private company is 2
- (5) Certificate of Incorporation is not needed as proof of existence

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

(5 marks)

- (1) NFRA
- (2) Corporate social responsibility
- (3) Section 8 of ICA
- (4) DIN
- (5) Types of Shares

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

(10 marks)

- (1) Features of a company
- (2) Types of company
- (3) Classification of share capital



REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT STUDIES

Program: SYBBI

Semester: IV

Course : Cost Accounting

Date: 06/02/2018

Duration: 40:00 Min.

Max. Marks: 20

Q-1-A) Match the Following.

(2.5)

GROUP A	GROUP B
a) Cost Accounting includes	a) Basic Material
b) Abnormal loss	b) Indirect Labour
c) Wages of Carpenter	c) Direct Wages
d) Wages of Workers in Packing Department	d) Charged to Costing P & L
e) Cloths in Garments	e) Direct Labour

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

(2.5)

- a) Financial accounting provides information for fixation of prices.
- b) Carriage on material increases cost of material.
- c) Replacement cost is the cost of replacing an asset.
- d) Packing charges are distribution cost.
- e) Prime cost includes factory overheads.

Q-2) Answer in one sentence.

(5)

- a) Cost Accounting
- b) Unit of cost
- c) Cost center
- d) Variable cost
- e) Coding system

Q-3) Answer in brief. (ANY TWO)

(10)

- a) Explain the scope of cost accounting.
- b) Explain the various elements of cost.
- c) Write a note on classification of cost.

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

SEMESTER: - IV (SYBBI)

Subject: IT in Banking and Insurance-II

Date: 06/02/2018

Time: 40 min

Marks: 20

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

Marks: 2.5

(1) _____ is a system which provides customer specific information in the form of account balances, transaction details, etc. In the read only format.

(2) A debit card is also known as _____.

(3) _____ provide identification, authentication, data storage, & application processing.

(4) Indian railways has tied up with _____ to provide railway pass for local trains online.

(5) _____ is a service provided by banks free of cost and there is no limit for the number of times you can access your account.

Q.1.B. True or False: -

Marks: 2.5

(1) Fund transfer allows you to transfer any amount from one account to another of the same or another bank.

(2) A smart card is a small plastic card issued to users only as a system of payment.

(3) EPS plays an important role in E-commerce because it closes the E-commerce loop .

(4) Electronic money refers to money or security which is only exchanged electronically.

(5) Digital wallet is a hardware application used in smartphones that serve as a version of physical wallet.

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

Marks: 5

(1) What is a fully electronic transactional system.

(2) What is anytime banking.

(3) What is EPS..

(4) What is digital wallet.

(5) Explain any two characteristics of bitcoins.

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

Marks:10

(1) What are bitcoins? How does it work?

(2) What is mobile banking? Explain its advantages & disadvantages.

(3) Explain ATM & its functions.

REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

SEMESTER: - IV (SYBBI)

Subject: Wealth Management

Date: 07/02/2018

Time: 40 min

Marks: 20

Q. 1. (A) Fill in the blanks with proper alternatives given in the brackets (2.5 marks)

1. _____ helps us to reduce our tax liability within the parameters of Income Tax Act. (*Financial Planning / Tax Planning / Retirement Planning*)
2. Wealth includes _____. (Cash / Fixed Assets / Cash fund, Assets and Investments)
3. Wealth Management aim at _____ of wealth. (*growth / management / growth, management and protection*)
4. Wealth management requires study of the cash flow of the investor to know _____. (*his cash balance/ his liquidity /the inflow and outflow of cash.*)
5. _____ refers to the marketability of the investment. (*Profitability / Liquidity / Security*)

(B) State whether the following statements are True or False : (2.5 marks)

- 1) Investment in different types of securities minimizes risk.
- 2) Investment in Debentures is safer compared to investment in Equity.
- 3) Investment in Life Insurance only secures the life of the insurer, but do not offer any tax benefit.
- 4) Investment in Equity helps to save the tax.
- 5) Financial literacy enables an individual to manage his wealth most effectively.

Q. 2. Explain the following concepts : (1 mark each) (5 marks)

- 1) Wealth Cycle
- 2) Financial Literacy
- 3) Equity Linked Saving Schemes (ELSS)
- 4) Financial Assets
- 5) Marketable Assets

Q. 3. Answer in Brief : (Attempt Any Two) (5 marks each) (10 marks)

- 1) Explain the Objectives of investment.
- 2) Explain the process of wealth management.
- 3) Write a note on - Investment Attributes



REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

INTERNAL EXAMINATION

SEMESTER: - IV (SYBBI)

Subject: Business Economics

Date: 07/02/2018

Time: 40 min

Marks: 20

Q.1 (A) Match the following: -

Marks: 2.5

1) Micros	a) $C+I+G+(X-M)$
2) Leakages	b) Highest level of prosperity
3) GDP	c) Saving
4) Increase in Price	d) Expansion
5) Peak	e) Small

Q.1 (B) True or False: -

Marks: 2.5

- (1) Trade cycles are periodic in nature.
- (2) Recession ends with trough.
- (3) Consumer's expenditure is income to business unit.
- (4) Firms are owners of factors of productions.
- (5) Net export is a difference between exports and imports.

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

Marks: 5

- (1) GDP
- (2) GNI
- (3) NNI
- (4) Green National Income
- (5) Depreciation

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

Marks:10

- (1) Define Trade Cycle and explain the phases of Trade Cycle?
- (2) Circular flow of income in four sector economy?
- (3) Define macroeconomics? Importance of macroeconomics?

