

**REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**

**INTERNAL EXAMINATION**

**TYBBI SEM:- 5**

27/08/18

**Marks: 20.**

**SUBJECT NAME: IBF**

**Duration: 45 min**

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

**(2 ½ Marks)**

- (1) Difference between the value of merchandise exports and merchandise imports is called \_\_\_\_\_.  
(A) Balance of Payment, (B) Balance of Trade, (C) Balance of Receipts, (D) None of the above.
- (2) The \_\_\_\_\_ is an international reserve asset, created by the IMF in 1969 to supplement its member countries' official reserves.  
(A) BWS, (B) SDR, (C) ADR, (D) GDR.
- (3) A floating exchange rate \_\_\_\_\_.  
(A) is determined by the national governments involved  
(B) remains extremely stable over long periods of time  
(C) Is determined by the actions of central banks  
(D) Is allowed to vary according to market forces
- (4) The current system of international finance is a \_\_\_\_\_.  
(A) gold standard  
(B) fixed exchange rate system  
(C) floating exchange rate system  
(D) managed float exchange rate system
- (5) The market where dealing in currencies take place is called as \_\_\_\_\_.  
(A) money market  
(B) forex market  
(C) Capital market  
(D) None of the above

**Q.1.B. True or false :-**

**(2 ½ Marks)**

- (1) Balance of Payment (BoP) accounts are an accounting record of all monetary transactions between a country and the rest of the world.
- (2) If export is more than import, at that time, BOT will be unfavourable.
- (3) The gold standard was the first universally implemented system for valuing currencies.
- (4) International Finance is the branch of economics.
- (5) The BOT represents the net trade in tangibles.

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

**(5 marks)**

- (1) What is Deficit in BoP?
- (2) What is unilateral transfer?
- (3) What is international finance?
- (4) What is Balance of visible trade?
- (5) Define Gold Standard system (1870-1914)

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

**(10 marks)**

- (1) Distinguish between: Fixed exchange rate and Floating exchange rate.
- (2) What is BoP? What are its components?
- (3) Explain Currency Convertibility.

**REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES****INTERNAL EXAMINATIONS 2018-2019****SEMESTER: V (TYBBI)****Subject name: Strategic Management****Date: 27/08/2018****Duration: 45 mins****Marks: 20Marks****Q1 Match the Following****2.5 marks**

<b>GROUP "A"</b>	<b>GROUP "B"</b>
1) Strategy Evaluation	1) Internal Environment
2) Functional Strategies	2) Board of Directors
3) Top Level Strategy	3) Final step in Strategic Management Process
4) Strategy Formulation	4) Marketing, R&D
5) Mission	5) Initial step in process of Strategic management

**Q2 True or False****2.5 marks**

1. Strategy decision making affects short- term prosperity of the organization.
2. Strategic matters are taken care mostly by the top management.
3. Process of Strategic management is Goal Oriented.
4. The decisions must relate to solution of the problem.
5. Strategic management focuses on Proactive approach.

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

1. What is Strategy?
2. What is Strategic Management?
3. Define Mission.
4. What is Vission.
5. What is Strategic decision making ?

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

1. Explain Strategic management process.
2. Explain levels of strategy.
3. Explain BCG matrix with example.

**REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES****INTERNAL EXAMINATION****TYBBI SEM:- V**

28/08/18

**Max. Marks : 20****SUBJECT NAME-FSM****Duration: 50 Min****Q.1.A. Fill in the Blanks:-****(2 ½ Marks)**

(1) \_\_\_\_\_ is a market for financial assets which have a long or indefinite maturity.

(a) Financial system (b) Financial Market (c) Capital Market

(2) NBFC performs great role for finance in \_\_\_\_\_.

(a) Small scale and retail sector (b) Wholesale sector (c) Big scale industries

(3) Formal merchant banking activity in India was originated in \_\_\_\_\_.

(a) 1978 (b) 1969 (c) 1769

(a) Private issue (b) Right issue (c) Public issue

(5) NBFC is a company registered under \_\_\_\_\_.

(a) The Indian Contract Act (b) The Companies Act, 1956 (c) The RBI Act

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

(1) Money market deals in short term credit.

(2) Merchant Banking in India has been given a specific direction by SEBI regulations.

(3) Financial corporation's provide long term finance

(4) Commercial banks are commonly called investment banks in the United States.

(5) Economic growth and development are possible without finance..

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

(1) What are the financial instruments?

(2) Define Merchant Banker.

(3) Name any three regulatory bodies.

(4) Write the full form of BIFR

(5) Explain Derivative security in one sentence.

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

(1) Write a note on Loan syndication.

(2) What is the scope of new financial service?

(3) Explain the challenges faced by financial service provider

**REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**

**INTERNAL EXAMINATION**

**TYBBI SEM:- 5**

**Max. Marks : 20.**

**Duration: 45 Min**

**Business Ethics and Corporate Governance**

28/08/18

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

**(2 ½ Marks)**

- (1) The word Ethics is derived from the Greek word \_\_\_\_\_ which means custom, usage or habit.
- (2) \_\_\_\_\_ is the ethics of individual and collective citizenship.
- (3) \_\_\_\_\_ is the philosophical study of moral values and rules.
- (4) ----- is based on the notion that ethics should deliver the greatest number of people.
- (5) \_\_\_\_\_ emphasizes respect for and protection of the fundamental right of people.

**Q.1.B. True or false :-**

**(2 ½ Marks)**

- (1) Virtue ethics is person rather than action based.
- (2) Ethics is the branch of philosophy concerned with human values and conduct, moral duty and obligation.
- (3) Business ethics is a form of applied ethics or professional ethics that examines ethical principles and moral or ethical problems that arise in a business environment.
- (4) Marketing ethics covers those ethical issues arising around the employer-employee relationship.
- (5) Ethics is not a normative science.

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

**(5 marks)**

- (1) What is participatory ethics?
- (2) Explain Foreign Trade ethics.
- (3) What is Trusteeship?
- (4) Define Ethics.
- (5) Explain Virtue Ethics.

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

**(10 marks)**

- (1) Explain the importance of ethics.
- (2) Define Business Ethics. Explain the factors influencing Business Ethics.
- (3) Explain various Ethical theories.

**REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**

**INTERNAL EXAMINATION**

**TYBBI SEM:- 5**

29/08

**Marks: 20.**

**SUBJECT NAME: AUDITING-I**

**Duration: 45min**

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

**(2 ½ Marks)**

1. 'Audit' has been derived from the Latin word " \_\_\_\_\_ " which means 'to hear'.  
(A) Audio (B) Audire (C) Audita (D) none of the above.
2. \_\_\_\_\_ means the auditor should not disclose the information of the client anywhere outside.  
(A) Secret Reserve (B) Secrecy (C) Disclosure (D) Confidentiality
3. \_\_\_\_\_ means showing the books of accounts attractive.  
(A) Financial statement (B) Window Dressing (C) Secret Reserve (D) Accuracy
4. Internal audit is a part of \_\_\_\_\_ system.  
(A) Auditing (B) Internal control (C) Management (D) Accounting
5. \_\_\_\_\_ means part of the profits secretly kept aside for future use.  
(A) Reserve and Surplus (B) Reserve funds (C) Secret Reserve (D) Capital Reserve

**Q.1.B. True or false :-**

**(2 ½ Marks)**

1. The primary objective of auditing is detection and prevention of errors and frauds.
2. In window dressing liabilities are overstated.
3. Auditing can be done by an employee of the company.
4. For declaring interim dividend, interim audit is compulsory.
5. Investigator is appointed by the management.

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

**(5 marks)**

1. What is the primary duty of auditor?
2. What is secret reserve?
3. What is error of principle?
4. What is concurrent audit?
5. What is compensating error?

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

**(10 marks)**

1. Distinguish between: Internal audit and statutory audit.
2. Define errors and types of errors.
3. Distinguish between: Auditing and Investigation.

**REENA MEHTA COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**

**INTERNAL EXAMINATION**

**TYBBI SEM:- V**

**Max. Marks : 20**

**RESEARCH METHODOLOGY**

**Duration: 45 Min**

**Q.I A. Fill in the Blanks:-**

**(2 ½ Marks)**

- (1) Research is search for \_\_\_\_\_.
- (2) Research design is a \_\_\_\_\_ of the whole research activity.
- (3) The backbone of personal interview is \_\_\_\_\_.
- (4) Social media is the collection of \_\_\_\_\_.
- (5) \_\_\_\_\_ data should be used after careful scrutiny and should not be accepted at its face value.

**Q.I B. True or False :-**

**(2 ½ Marks)**

- (1) Good research design is based on sound reasoning.
- (2) Hypothesis is suggested answer to the problem.
- (3) Snowball sampling exercises full control over selection of respondents.
- (4) In case of census survey, the entire universe is contacted to collect data.
- (5) Questionnaire is a powerful survey instrument.

**Q.II. Answer in one-two sentences each:-**

**(5 marks)**

- (1) What is meant by the term 'Correlation'?
- (2) What do you mean by Cluster Sampling?
- (3) What is 'Sample Size'?
- (4) Define Primary Data.
- (5) What so you mean by 'Telephone Survey'?

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

**(10 marks)**

- (1) Explain the essentials of a good Research Design.
- (2) Explain the guidelines for an effective Personal Interview?
- (3) What are the merits and demerits of Mail Survey Method?

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT

T.Y. BBI

12/08/2017

INTERNAL EXAMINATION

SEM V

INTERNATIONAL BANKING & FINANCE

MAX MARKS : 20

**Q1 (A) Multiple Choice Question**

**Marks: 2.5**

- 1) Assurance given by the importers bank about the financial credibility of the borrower is called as \_\_\_\_\_.  
a) Letter of credit b) Guarantee c) Letter of intent d) Post shipment finance
- 2) A letter of credit which cannot be modified unless the exporter consents is called as \_\_\_\_\_ letter of credit.  
a) Non revolving b) Non revocable c) Non transferrable d) Revocable
- 3) Bank's network with branches of other banks to enable remittance of funds in other countries is called as \_\_\_\_\_ banking.  
a) Branch b) Correspondent c) Foreign d) Offshore
- 4) In \_\_\_\_\_ a foreign company issues a bond denominated in a currency which is not the home currency of investors.  
a) Euro market b) Euro bond c) Euro equity d) Foreign equity
- 5) \_\_\_\_\_ provides training to the bank personnel for smooth conduct of foreign exchange business.  
a) FEDAI b) RBI c) Commercial Bank d) Correspondent

**(B) True or False**

**Marks: 2.5**

- a) A L/C which cannot be cancelled or modified without the consent of the exporter is called as revocable L/C.
- b) Financial assistance availed after the shipment of goods is termed as post shipment finance.
- c) FDI is termed as the volatile flow.
- d) In open account, the payment arrangement is between the exporter and importer with the intermediation of third party.
- e) CHIPS is Clearing House Interbank Payment System.

**Q2) Answer in 1-2 sentences**

**Marks: 5**

- a) Correspondent Bank
- b) Nostro & Vostro Account
- c) Bank Guarantee
- d) Forfaiting
- e) Export Factoring

**Q3) Answer in Brief (Any 2)**

**Marks: 10**

- a) Difference between L/C and bank guarantee
- b) Forex
- c) Reasons for International Trade

**Q1 (A) Multiple Choice Question**

**Marks: 2.5**

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16/08/2017  
MARKS :- 20

TIME :- 1 HOUR

Q.1 a. Match the column A with options in column B.

(2.5 Marks)

Column A	Column B
1. Bunch of Investments	a. High Risk
2. Equity Shares	b. Diversification of Risk
3. BSE	c. Portfolio
4. Portfolio Creation	d. Low Risk
5. Government Bonds	e. SENSEX

b. Fill in the blanks.

(2.5 Marks)

1. The primary purpose of investment is to	(Gain, Lose, Win)
2. _____ is a non marketable financial Asset.	(Post Office Savings Deposit, Bonds, Shares)
3. _____ is a money market instrument.	(Debentures, Commercial Paper, Mutual Fund)
4. _____ is the regulatory in securities market.	(IRDA, NABARD, SEBI)
5. Investor have to _____ review and revise their portfolio.	(Regularly, Quarterly, Yearly)

Q.2 Answer in one or two line.

(5 Marks)

1. What is speculation ?

2. What are the two types of investment analysis ?

3. Name 3 tax saving investments ?

4. What are the categories under which scripts are classified by BSE ?

5. How many companies are taken into consideration to calculate NSE index ?

Q.3 Answer any two of the following.

(5 Marks X 2 = 10 Marks)

a. Principles of portfolio construction.

b. Short note on PPF.

c. Short note on primary markets.

SUB: Auditing paper\_ TYBBI

Semester: V

Marks: 20

17/08/2017

QI Fill in the blanks

2.5marks

1. Fraud is an \_\_\_\_\_
2. An Auditor needs \_\_\_\_\_
3. Accounting ends when \_\_\_\_\_ Book Keeping \_\_\_\_\_
4. Investigation is \_\_\_\_\_ in Scope
5. Financial Statement include \_\_\_\_\_ and \_\_\_\_\_

QII True and False

2.5marks

1. Primary Objective of the Auditor is to detect fraud and error
2. Fraud is unintentional error
3. Auditor is a Watchdog and not a blood Hound
4. Auditing ensure legal insurance

QIII Define the following in one to two lines:

5 marks

1. Audit Principles
2. Kinesics
3. Principles integrity and dependency
4. Investigation
5. Window Dressing

QIV Answer in brief: (Any 2)

10 marks

1. Distinguish between Book keeping and Auditing.
2. Define Fraud and Fraud through Defalcation?
3. What is Financials Statement and its users?

**Q.1. Multiple Choice Questions:**

**(2.5M)**

1. \_\_\_\_\_ is a paid form of persuasive communication.  
(Advertising, Publicity, Sales promotion, Personal Selling)
2. \_\_\_\_\_ service is a policy or program initiated by government for citizens and residents to serve the nation.  
(Judicial community, Corporate, National, International)
3. The \_\_\_\_\_ concept was in the form of advertising and promotion.  
(Insurance, Services, Marketing, Banking)
4. \_\_\_\_\_ service refers to service supported by an employer.  
(Judicial community, Corporate, National, International)
5. \_\_\_\_\_ has an important bearing on the competitive position of a product.  
(Promotion, Pricing, Process, Place)

**Q.2 State whether the following statements are True or False:**

**(2.5M)**

1. Marketing makes an important contribution to satisfaction of human needs and wants.
2. Regulatory factor is a type of internal factor affecting pricing decisions.
3. Privatization and Globalization has led to the increased contribution of services.
4. Cost-based pricing is also called as cost-plus pricing.
5. Physical evidence is termed as the social environment along with tangible cues.

**Q.3 Answer in one sentence each.**

**(5M)**

1. Define Marketing.
2. Define services.
3. In insurance business, the pricing decisions are concerned with?
4. State the basic elements/ ingredients of marketing mix
5. State the service life cycle.

**Q.4 Answer in brief: (Attempt any 2 out of 4)**

**(10M)**

1. Explain the benefits of marketing
2. Explain the characteristics of services
3. State the difference between Physical Goods and Services
4. Explain the marketing mix in banking sector (Any 5P's)

**REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT**

T.Y. BBI

**INTERNAL EXAMINATION**

**SEM V**

**18/08/17**  
**FINANCIAL REPORTING & ANALYSIS**

**MAX MARKS : 20**

**Q1 - A) Fill in the blanks (2.5)**

- a) Acid Test Ratio is also called as \_\_\_\_\_
- b) Cash flow statement is prepared as per AS \_\_\_\_\_
- c) \_\_\_\_\_ regulates Banking Sector in India
- d) Standard Liquidity ratio is \_\_\_\_\_
- e) Schedule 16 of Banking is \_\_\_\_\_

**Q1 - B) Match the following (2.5)**

Column A	Column B
a. Earnings Per Share Ratio	1. Fund Flow statement
b. Statement is the most useful to the management to prepare dividend and retention policies.	2. Deposits
c. Sale of Fixed Asset	3. Measures the price of stock in the market place
d. Schedule 3 of Banking	4. Borrowings
e. Dividend paid in between two AGM	5. Measures the earning capacity
	6. Cash flow from Investment Activity
	7. Cash Flow statement
	8. Interim Dividend
	9. Final Dividend

**Q2 Answer in One Sentence (5)**

- a) Explain proprietary Ratio
- b) What is money call and short notice?
- c) Explain NPA
- d) What is main business of banking companies
- e) Write a formula for Inventory turnover ratio

**Q3. Attempt any 2 out of 3 (10)**

- a. What is cash flow statement and how it is different from Fund flow statement
- b. Explain Inter Office Adjustment
- c.

The Balance Sheet of Punjab Auto Limited as on 31-12-2002 was as follows:

Particular	Rs.	Particular	Rs.
Equity Share Capital	40,000	Plant and Machinery	24,000
Capital Reserve	8,000	Land and Buildings	40,000
8% Loan on Mortgage	32,000	Furniture & Fixtures	16,000
Creditors	16,000	Stock	12,000
Bank overdraft	4,000	Debtors	12,000
Taxation:		Investments (Short-term)	4,000
Current	4,000	Cash in hand	12,000
Future	4,000		
Profit and Loss A/c	12,000		
	<u>1,20,000</u>		<u>1,20,000</u>

From the above, compute (a) the Current Ratio, (b) Quick Ratio, (c) Debt-Equity Ratio, and (d)

REENA MEHTA COLLEGE OF COMMERCE & MANAGEMENT

T.Y.BBI

11/08/2017

FINANCIAL SERVICES MANAGEMENT

INTERNAL EXAMINATION

SEM V

MAX MARKS : 20

Q-1. A) State whether following statements are true or false:

(5)

1. Merchant banking do the business of banking also.
2. Custodial service is provided to foreign investors.
3. Credit rating agencies, factoring, discount house, etc. are specialized institutions.
4. The most common method of public issue is through private placements.
5. Commercial banks are merely financiers.
6. Bankers to the issue accept applications along with subscriptions through their designated branches.
7. Merchant bankers services come under the control of RBI.
8. Banks can undertake hire purchase directly.
9. Operating lease is generally for a shorter duration.
10. The hirer enjoys salvage value.

Q-2) Explain the following concepts:

(5)

1. Financial Services
2. Credit Rating
3. Fund based income
4. Letter of Credit
5. Commercial paper

Q-3) Answer in Brief (Any Two)

(10)

1. What are the objectives of financial services?
2. What are the challenges faced by financial service sector in India?
3. What are different financial services?