QUESTION PAPER
F.Y.B.B.I
SEM-I
OCT. - 2019



## M.L.Dahanukar College of Commerce F.Y.B.Com(Banking and Insurance)

Semester-I, Oct 2019

Time: 2.5 hrs

Marks: 75

(8)

(03)

- Q1a). State whether True or False (any 8) Bank account is a personal account. 1.
- Wages paid for erection of machinery are debited to profit and loss account. 2.
- 3. Capital receipt is non recurring in nature.
- 4. A stock cannot be transferred in any fractions.
- 5. A notice of 21 days is must for the payment of calls on shares
- 6. A bonus issue can be made out of capital reserve.
- Inventories should be valued at cost or net realizable value, whichever is higher. 7.
- 8. The stocks are valued, under the FIFO method, at the rate of the latest Net Realizable Value.
- 9. Profit cannot be calculated properly unless depreciation is provided.
- 10. Any type of error causes differences in the Trial Balance

State whether True or False (any 3)

	Column A		Column B
1	Intentional mistake	a	Bank of Maharashtra
2	Cheques used for withdrawing cash	b	Disclosure of all policies
3	Personal Account	С	First in First Out
4	AS 1	d	International Accounting Standard
5	Going Concern Concept	e	Goods returned to supplier
6	FIFO	f	Fraud
7	IAS	g	Bearer cheque
8	Debit Note	h	Continuation of business
9	Travelling expenses for purchase of	i	Capital Receipts
	plant		-
10	Sale of Machinery	] j	Capital expenditure
		k	Revenue Receipts

Q2 From the given Trial Balance prepare Manufacturing Account for the year ended 31st March 2017.

	Balance	e Sheet	
Particulars	Amount	Particulars	Amount
Opening stock			
Raw material	2,50,000	,	
Work in progress	80,000		
Finished goods	2,20000		9
Purchases	2,15000	Capital	8,50,000
Building	1,50000	Creditors	52,000
Plant and Machinery	3,60,000	Bills Payable	19,500
Printing and Stationery	5,200	Sales	7,80,000
Travelling expenses	10,000		

(15)

17,01,500	TOTAL	17,01,500
83,000		
86500		
16,000		
5,500		
11,000		
		1 1
3 300		•
	16,000 1,96000 86500	10,000 11,000 5,500 16,000 1,96000 86500 83,000

Adjustment:

1. Closing Stock was valued Raw material Rs. 85,000 Finished goods Rs. 15,000 Work in progress Rs. 2,10,000.

2. Factory expenses prepaid Rs. 4000,

3. Depreciation Plant and Machinery @15%, Building 5%.

OR

Prepare Bank Reconciliation as on 31st October, 2014 from the following details. Q2p

1,800 1,400 240 150 15 10,000

(80)

(07)

Q2q The transactions of a business man were as follows . Write up his purchase book and post them in Purchase Account and parties account.

Bank overdraft as per cash book as on 31st December

Cheques deposited but not cleared Cheque issued but not encashed

Interest on investment collected by bank

Interest on Overdraft charged by bank

Bank charges entered in Pass Book

2013	parties decount.
1 Jan	Purchased goods from Amar 24,000
2 Jan	Purchased Machinery from Mr. Anand for Rs.30,000
3 Jan	Returned goods to Mr. Amar worth Rs. 1000
5 Jan	Purchased goods from Mr. Chetan for cash worth Rs.5000
8 Jan	Purchased goods from Mr. Nitin Rs 3,000
12 Jan	Purchased furniture worth Rs. 5,000
16 Jan	Sold goods for cash worth Rs.2,000
18 Jan	Goods returned to Mr. Nitin Rs 200

On 31st December 2015 a trader gives you his ledger and the following balances: Prepare Q3a) Trial Balance. (80)

Cash	2000	2	
	2000	Carriage inward	20,000
Dena Bank (Cr)	18000	Purchases	5,00,000
Advance to suppliers	10000		
·	10000	Sales	6,40,000

Advance from customers	15,000	Travelling Expenses	24,000
		paid	21,000
Fixed Assets	1,13,000	Goods returned to supplier	10,000
Drawings	21000	Rent paid	15,000
Capital	1,00000	Debtors	58,000

Q3b)	On 1 <sup>st</sup> April,2014 ABC & CO acquires a plant on hire purchase. The terms of contract were as follows;  a) The cash price of the plant was Rs 1,00,000  b) Rs 40,000 was to be paid on the signing of the contract.  c) The balance was to be paid in annual installments of Rs 20,000 each plus interest.  d) Interest chargeable on the outstanding balance was 6%pa.  You are required to show in the books of ABC& CO from 1 <sup>ST</sup> Jan, 2014 to 31 <sup>st</sup> Dec 2014  OR	(07)
Q3p)	Rectify the following errors	(08)
	<ul> <li>a) Purchases from A for Rs 10,000 were not recorded.</li> <li>b) Sale of machine to A for Rs 5000 was wrongly entered in the ledger of B.</li> <li>c) Salary paid to A Rs 1000 was debited to A's A/C.</li> <li>d)Salary paid Rs 400 was posted twice into salary A/C.</li> <li>e) Interest received Rs 100 was posted as 1000.</li> <li>f) Sales book was overcast (more total) by Rs 1000.</li> </ul>	
Q3q)	Prepare Triple Cash Book: Cash, Bank and Discount column. Enter the following transaction in the books of Mr. Anand Oct 2014.  1st Oct Balance in Bank 5000 and Cash in hand 500.  2nd Oct Paid conveyance expenses 125.  5th Oct Transferred Rs 5000 from savings account to current account.  10th Oct Paid salary Rs 600 by cheque.  12th Oct Cash sales amounted to Rs 2000  17th Oct Cash purchases worth Rs 500.  20th Oct Drawn by cheque Rs 400 for office use and 250 for personal use.  26th Oct Deposited Rs 3000 into bank.  29th Oct Received commission worth Rs500	(07)
Q4A)	From the following information relating to Product X find Value of closing stock on 31/12/2015 Applying a) FIFO b) Weighted Average Method. Stock (Kgs) on 1/12/2015 5,000 units@14.	(15)
	Purchases(kgs) 18/12/2015 4200 Units @ Rs 13 22/12/2015 3800 Units @ Rs 9	

	· ·				
	Sales (kgs)	7/12/2015 16/12/2015 19/12/2015 30/12/2015 31/12/2015	1200 Units 2600 Units 1800 Units 3400 Units 200 Units		
			OR		
Q4B)	From the following 31/12 2015	ng information relating Applying a) FIFO	to Product M. find	l Value of closing stock on crage Method.	(15)
* ×	Stock (Kgs) on	1/12/2015		1,500 units@Rs. 20.	
	Purchases(kgs)	18/12/2015 22/12/2015 16/12/2015		750 Units @ Rs 25 600 Units @ Rs 22 600 Units @Rs. 25	
	Sales (kgs)	7/12/2015 16/12/2015 19/12/2015 30/12/2015 31/12/2015		180 Units 750 Units 180 Units 340 Units 200 Units	
Q5a) Q5b)	What do you mean What do you mean	by Accounting conver by error and explain the	he different types o	y five conventions of error?	(08) (07)
Q5 1 2 3 4 5	Write short notes	on (any 3) method and Perpetual	OR		(15)

## M. L. DAHANUKAR COLLEGE OF COMMERCE SEMESTER I EXAMINATION OCTOBER 2019

Class: F.Y.B.F.M. **Duration: 2hrs 30mins** Date:-15/10/2019

Subject: Introduction To Financial Services

**Total: 75 Marks** 

Time: 8.30am to 11.00am Note: All questions are compulsory.

<b>Q</b> :1	l A	. Match the column - Attempt	t anv 8	
	1	. NCDEX	a. Mutual Funds	08
	2	. PFRDA	b. Money Market	-
	3	. RBI	c. Capital Market	-
	4.		d. Insurance Sector	
	. 5.		e. Pension Funds	_
	6.	NSCCL	f. Nifty	_
	7.		g. Clearing and Settlement	_
	8.		h. Commodity Exchange	_
	9.		. i. Banking Sector	
	10.	AMFI	j. Depository	$\dashv$
			j. Depository	
	В.	State True or False (Any 7)		^=
	1.	Money Market is a short term N	Market	07
	2.	Future and Options are instrument	ents of derivative market	
	3.	ADR are listed on London stoc	k exchange	
	4.	Junks bonds have low rating	7	
	5.	die issued by G	overnment	
	6.	Indian Equity market follows T	+1 Cycle	
	7.	- 10 Suitatory body of files	urance sector.	
	8.	NHB is the apex body for agrici	ulture finance	
	9.	Credit rating agencies assesss the	ne credibility of borrower	
	10.	NBFC stands for Non banking f	finance corporation	
Q:2	A.	Explain the functions of financia	al systems	
	В.	Define Money market, Explain	in detail instruments of money market	08
		OR	m dottal mistraments of money market	07
Q:2	P.	What are the functions of SEBI		0.0
	Q.	Distinguish between Debt and E	Equity Market	08
			rane market	07
Q:3	. A.	What are the advantages and dis	advantages of capital market	
	B.	Why are financial regulators are	important in the financial system	08
		0]	R	07
Q:3	P.	Explain the features of Debt Inst		0.0
	Q.	Explain the function of capital m	narket	08 07
Q:4	A.	Give over of Indian financial sys	***	0,
	В.	Write a note on NABARD	Stelli	08
		and on the Daily		07
		OR	•	
Q:4	P.	Write a note on commodities ma	rket in India	
	Q.	Banks are the largest players in I	ndian financial system. Explain	07

Q:5	A.	What are the various quantitative and qualitative control methods used by RBI to regulate credit and money supply	08
	В.	Explain the role of Stock Exchanges in India.  OR	07
Q:5	Р.	Write Short notes (Any 3)  1. GDR  2. NBFC  3. Mutual Funds	15
		<ul><li>4. Bill Discounting</li><li>5. Call and Notice money market</li></ul>	

# $Q \circ M$

	M.L.Dahanukar College of Commerce	Τ
2 2	F.Y.B.Com (Banking and Insurance),	
-	Semester- I Oct 2019	, i
	Schiester-1 Oct 2017	
	Time: 2.5 hrs Marks: 75	
Q.1.A)	Choose correct option from the following (any8)	(08)
1	is not a partition value.	(00)
•	a) Mode b) Decile c) Quartile d) Median	
	a) Wode by Books by Quartile a) Wodian	8
2	10-20, 20-30, 30-40, are called class intervals.	
	a) inclusive b)exclusive c)raw d)none of these.	
	5).10.10 01	
3	Number of students in a class is an example of data.	
	a)discrete b)continuous c)qualitative d)none of these.	
	, , , , , , , , , , , , , , , , , , , ,	
4	If the variance of a data is 4, then the standard deviation is	
	a) 16 b)2 3)4 d)none of these.	
5	To calculate the rank correlation coefficient, we find the between	
	the ranks.	
	a) sum b)product c)difference d)none of these.	
	3 3 7 7 7 7 7	
6	If the regression line is $y = (-3/4) x + 16$ , then value of $b_{yx} =$ .	
	a) -3/4 b)3/4 c) 16 d)none of these.	
7	For probability Distribution of random variable X, sum of all probabilities of	
	values of X is always	
	a) 0 b)1 c)any value between 0 and 1 d)none of these.	
8	Cost of living index number is also known as index number.	
0	a) wholesale b) value c) consumer d) none of these.	
	a) wholesale b) value b) consumer d) home of these.	
9	We use regret table for calculating	
	a) minimax b)maximax c) Laplace d) none of these.	
	a) minimal o) suprace a) none of sieces.	
10	If a policy is converted into a paid-up policy, then paid up value is paid at the	
	time of	
	a) grace b) maturity c) surrender d) none of these.	
Q1B)	State whether the following statements are true or false (any 7)	(07)
1	If an insurance premium is not paid within the grace period, then the policy	
	lapse.	
2	Statistics gives results on an average.	
3	In Laspeyre's price index number, quantities of current year is used as weights.	
4	If A and B are independent events, then $P(A \square B) = P(A) \cdot P(B)$ .	

In Frequency polygon, frequencies are plotted against upper class limits of the class intervals.
class intervals.
Median is affected by extreme values in the set of data.
If the arithmetic mean is 25 and the set of data.
If the arithmetic mean is 25 and standard deviation is 5, then coefficient of variation is 20%.
Correlation coefficient is independent of the control of the contr
Correlation coefficient is independent of the units of the original data.  In Decision Theory, Maximax Criterion is under risk.
If $b_{yx}$ = 0.4 and $b_{xy}$ = 1.6, then $r$ = 0.8.

Q.2.A) Draw histogram and locate mode graphically on it.

(7)

20-30	30-40	10 50	<b>5</b> 0	
2	50 40	40-30	50-60	60-70
2	3	12	7	5
	2	20-30 30-40 5	2 5 12	2 5 12 7

Q.2.B) Calculate D<sub>6</sub> (sixth decile) and P<sub>85</sub> (85<sup>th</sup> percentile) for the following data.

(8)

Class	100 110				5)	(0)
Class	100-110	110-120	120-130	130-140	140 450	
interval		120	120-130	130-140	140-150	150-160
Frequency	1	7				
- requericy	4	/	20	9	6	4
						Т

#### OR

Q.2.C) Calculate standard Deviation and coefficient of variation for the following data.

(8)

Profit('000Rs)	60-70	70-80	00.00	1		( )
No. of	11	15	80-90	90-100	100-110	110-120
companies		13	19	25	20	10
		1				

Q.2.D)A card is drawn at random from well-shuffled pack of 52 cards. What is the probability that the card drawn is i) an ace card ii) a picture card iii) a spade or a queen card. (7)

Q.3.A) Find Cost of Living Index for the following data.

(5)

Group	Index number	Weight
Food	300	47
Fuel & lighting	250	4/
Clothing	220	10
House rent	150	8
Miscellaneous		20
	200	15

#### Q.3.B) The following is the demand distribution of a certain product.

(10)

No. of units	10	11	12
demanded			
Probability	0.35	0.40	0.25

The product is sold at Rs. 100 per unit with cost price of Rs. 70 per unit. Hence,

1) Prepare pay-off table 2) choose the best course of action using EMV criteria.

#### OR

Q.3.C) A person holding an endowment policy of Rs. 9,00,000 for 25 years wishes to make it a Paid up policy after paying 7 annual premiums. A bonus at Rs. 16 per thousand per year was added to his policy for these 7 years. Find the amount the policyholder will get on the date of maturity.

Q.3.D) For the following data, find Laspeyre's ,Paasche's and Marshall-Edgeworth price index numbers. (10)

Commodity	Base Year Price	Base Year Quantity	Current Year Price	Current Year Quantity
Α	8	20	10	22
В	9	15	10	20
С	7	18	11	15
D	10	6	15	6

Q.4.A)Given the following data find 2 regression equations. Also estimate Y when X = 8 and estimate X when Y = 10.Mean of X = 6, Mean of Y = 11, S.D of X = 2, S.D. of Y = 5, Y = 0.5

Q.4.B) Calculate Karl Pearson's correlation coefficient for the following data.

69 70 73 Height of 64 65 67 68 father(cm) 69 69 70 70 72 Height of 66 67 son(cm)

And comment on it.

OR

Q.4.C) If X is a random variable having the probability distribution as follows:

(8)

P(X = x) . = 5/16 for x = 0,1 = 1/8 for x = 2= 1/4for x = 3. Find E(X) and V(X). Q.4.D) following data gives the weights (in kgs) of 20 students. Prepare a frequency distribution table by considering class intervals 35-40, 40-45,45-50, ...... Also find i) relative frequencies ii) greater than cumulative frequencies. (8)37, 40, 55, 61, 45, 36, 35, 50, 42, 38, 52, 60, 53, 64, 40, 53, 40, 48, 50, 49 Q.5.A)Explain the concept of dispersion. And explain its types. (8)Q.5.B) Explain regression analysis and properties of regression equations. (7)OR Q.5.C) Write short notes (any 3) (15)1) Properties of arithmetic mean. 2) Properties of correlation coefficient. 3) Functions of statistics. 4) Ogive curves. 5) Paid Up value.

#### M.L.Dahanukar College of Commerce FYBMS/FYBAF/FYBBI/FYBFM Semester I OCT 2019

		Time: 2.5 hrs	
Q1)	1	Marks: 75  Fill in the blanks with suitable word (any 8 out of 10)	e e
	3	All are codes of one kind or the other (language, symbols, diagrams,	(08)
		messages)	
	2	The capacity of a group to pull together persistently in accounts	
		godf is called persuasion, motivation, morale teamworks	•
	3	Reports, memos and letters are example of communication (good,	
		witten, verbar)	
	4	due to faulty transmission (distorted communicated	
		denvered, overlooked)	
	5	section of a section of a	
	_	retter (Body, Salutation, Complimentary Close Reference Section)	
	6	A message arises in the mind of the (sender receiver medium deceder)	
	7	in a letter, the is used to ensure that the letter is handled by the ensure	
	0	person (dateline, subject line, salutation line, attention line)	
	8	is given to correct a situation or person( advice, instruction, letter,	
	9	notice)	
	,	The is an unofficial channel of communication which spreads distorted	
	10	messages (grapevine, faulty radio, computer, message)	
	10	Verbal and are two methods of communication (oral, non-verbal, written, letters)	
		,	
Q1)	В	State whether the statements are true or false (any 7 out of 10)	
v v	1	Sender is also called as a decoder.	(07)
	2	Objective of communication is to impart certain skills to individuals.	
	3	Silence speaks.	
	4	Language and culture has no connection.	
	5	Business ethics encompasses all stakeholders.	
	6	Personal letters are a type of personnel letters.	
	7	Listening is a mental activity.	
160	8	Sound files can be sent by sms.	
~	9	The facsimile machine is popularly known as the fax machine.	
	10	Orders are part of upward communication.	
	10	orders are part of upward communication.	
Q2	A	Discuss downward communication and it	
Q2	В	Discuss downward communication and its advantages and disadvantages	(08)
~~		Elaborate on the importance of feedback in communication.	(07)
Q2	C	OR Discuss the importance of severe in the control of the control	
Q2 Q2	D	Discuss the importance of communication in today's globalized world.	(08)
Q2	D	Discuss Organisational barriers to communication.	(07)

Q3	3	A	Briefly discuss and explain CSR.	
02	ia N	ъ	OP	(15)
Q3	() ()2	В	Explain Business Ethics with specific reference to Surrogate Advertising and Intellectual Property Rights.	(08)
Q3		C	Explain any one form of layout of a Business letter.	(0.7)
'Q4		A	the control of the participation of the control of	(07)
			Draft an application with Curriculum Vitae in response to the advertisement in the Times of India, stating the requirement for a Marketing Executive for Alpha Export House. The application is to be addressed to the HR Manager. Draft the letter in Full Block form of layout.	(10)
Q4	1	В	Draft a letter of acceptance in Modified Block Form:	
			Mr. Hiren Hingorani from Delhi has been selected for the post of junior accounts clerk in a reputed financial company. He is to join immediately at their Cochin office.	(05)
Q4	C		CRISIL has placed an advertisement in the Employment News dated Oct 9 <sup>th</sup> 2019, stating their requirement for Financial Analyst, Job Code No.9875. Draft the job application letter (use Full Block form of layout) and Curriculum Vitae.	(10)
Q4	D	S	Draft a letter of resignation in Semi-Block Form: You are an Executive-Credit Analysis at Federal Bank, Andheri Branch. You wish to resign from your current position because you have been selected for the position of Senior Executive-Credit Analysis at Kotak Mahindra Bank.	(05)
Q5		V	Write short notes on any 3 out of 5	
	1	R	Reference Section of a Business Letter.	(15)
	2	G	Frapevine.	
¥	3		on-verbal communication	
	4	.,	YOU' attitude in letter writing.	
	5	Et	tiquette	

F.C

### M.L.Dahanukar College of Commerce FYBMS/ FYBAF/ FYBBI/ FYBFM Semester- 1, Oct 2019

Time: 21/2 hours

	2½ hours			Total Ma	arks: 75
14. D (	(1) All questions ar	e compulsory.			
,	(2) Numbers to the	right indicate marks	•		
1.A	Choose the co	rrect alternatives in	the following: (a	ny eight)	(8)
1.	is a natio	onal party			•
	a) Biju Janata I	Dal b) Telugu Desar	n a) Indian Nati	1 1) 01 : 0	
	, J	of Tolugu Desai	Congress	onal d) Shiv Sena	
2.	is the ho	ly book of City		e e e e e e e e e e e e e e e e e e e	
<b>4.</b>		Sahib b) Bible	c) Quran	d) Torah	
3.	is the ch	viof architect of the I	T' C		
0.	a) Dr Raien	ief architect of the Indra b) Dr. B.	idian Constitution.		
	-Prasad	Ambedkar		•	:
		Amocukai	Kriplani	Gandhi	
4.	The word	_ envisages the goal	of 'Welfare State'		
	a) Sovereign	b) Social	c) Socialist	d) All of the above	
		. Red	*	a) Thi of the above	
5.	India is the	_ largest country by	area in the world.		
	a) 4 <sup>th</sup>	b) 7 <sup>th</sup>	c) $10^{th}$	d) 5 <sup>th</sup>	
	•			2	
6.	arises out	of religious fundame	entalism.		
	a) Communalish	b) Casteism	c) Secularism	d) Linguism	
7.	Denial of share i	n property is a form	of		
, •	a) Domestic	b) Psychological	violence.		
	a) Domestic	b) i sychological	c) Spiritual	d) Criminal	
8.	Lord Mahavir is	the 24th Tirthankar o	f		
		b) Buddhism	c) Judaism	d) Zoroastrianism	
	a a a a a a a a a a a a a a a a a a a	, –	o) sadaisiii	d) Zoroastrianism	
9.	is a soluti	on to communalism.			
			c) Communism	d) None of the above	
				a) rione of the above	
10.	There is water di and Andhra Prad	spute over rive	er in the states of N	Maharashtra, Karnataka	
	a) Kaveri		c) Koyna	d) Kosi	
			, J	e)	
				-/	

1	.В	. State whether the following statements and T	
		State whether the following statements are True or False: (any seven)  1. The depressed classes were not only and the false of the fals	(7)
		1. The depressed classes were not only socially backward but also economical backward.	ly
	2	2. Raja Rammohan Roy opposed sati system.	
	3	Eve teasing is a social violence against women.	
	4	Municipal council is also known as Nagar Parishad	
	5	There are 11 schedules in the Indian constitution.	
	6	According to Jesus Christ "Degine in a second secon	
	7	According to Jesus Christ, "Desire is the root cause of sorrow."  Andhra Pradesh was the first state to be	
		Andhra Pradesh was the first state to be carved out on linguistic lines in the country.	e
	8	political participation of women in India	
	9.	Preamble reflects the philosophy of Indian constitution	
	10	0. Communalism is opposed to secularism.	
2			
2.		Explain the characteristics of rural India.	(15)
		OR	(15)
2.	a.	Explain the causes of violence against women in India.	*
	b.	What are the recent trends in social stratification in India?	(8)
		defines in social stratification in India?	<b>(7)</b>
3.		What is regionalism? Explain the measures to resolve regional conflict.	e e e e e e e e e e e e e e e e e e e
			(15)
3.		OR	
<i>J</i> .	a. b.	Discuss the measures to resolve communalism.	(8)
	D.	Explain tolerance and communal harmony as crucial values in Indian Society.	(7)
4.			(1)
•		Explain the causes of declining gender ratio in India.	(15)
151		OR	(20)
4.	a.	Explain any Eight characteristics of Indian Constitution.	
	b.	Write a note on Urban Local Self Government.	(8)
		Sovermient.	(7)
5.		Explain the concept of Panchayati Raj in India	
			(15)
		OR Waite along the state of the	
	0	Write short notes on the following: (any three)	(15)
. 2	a. b.	Political Party system in India	()
	о. с.	Preamble of Indian constitution Linguism	
	d.		
	e.	Diversity as difference	
	C.	Portrayal of Women in Media	

#### M.L.Dahanukar College of Commerce B.Com (Banking and Insurance) Semester – I Oct 2019

Q1 A	Time: 2.5 hrs Choose the correct alternative (any 8)  Marks: 75	(08)
1	Capital restructuring is classified as based service.  a.Fund b. Fee c Both a and b d. None.	
2	banks are also called as originators.  a. Investment b. Co-operative banks c. Commercial banks d. Payment bank	
3	Credit cards are issued by companies. a. Banking b. Broking c. Telephone d. Insurance	
4	CRR is maintained in form of cash balance with a. Banks b. RBI c. Branches d. All of the above	
5	Overdraft facility is not available to account holder.  a. Current b. savings c. recurring d. None	
6	Credit risk is also called as risk .  a. Default b. Liquidity c. systematic d. None	
7	can also act as insurance agents.  a. Companies b. IRDA c. co-operative societies d. All of the above	
8	agents work for different insurance companies at the same time. A. a.General b. commercial c. special d. None	
9	In 1991 under the chairman ship of M. Narasimham committee was set up which worked for of banking practices.  a. Deregulation b. Liberalization c. privatization d. globalization	
10	RBI acts a to settle the mutual indebtedness of member banks.  a. Liason b. National Clearing House c. Treasurer d. All	
Q1 B	State whether true or false (any 7)	(07)
1 2 3 4 5 6	Insurance is viewed as income tax savings device Imperial Bank is known as RBI today Uncertainty of human life calls for insurance Main function of HUDCO is infrastructural development. Insurance is a specialized contract. ALM encourages team approach in decision making.	

7 8 9	Gap analysis is the most basic technique for analyzing interest rate risk. Risk management is a unsystematic process.  Diversion of funds is an important factor that contributes to NPA.  The first insurance company stated in L. I.	
10	The first insurance company started in India in 1818 in Kolkatta.	
Q2A) Q2B)	1 ou would ()	(8)
Q2C) Q2D)	OR Explain the institutional set up of financial system. Explain the phases in development of banking.	(8)
Q3A) Q3B)	Explain the sources of funds for banks.  Explain the marketing structure of financial system.	(7)
Q3C) Q3D)	Explain the difference between cash reserve and statute.	(7) (8)
Q4A) Q4 B)	Explain the different functions of Asset Lightlife Management	(7)
Q4C)	Explain the Basel committee approach for risk management.  OR  Explain the legal framework of banking	(7)
Q4D) Q5A)	Explain the functions of Reserve Bank of India.  Explain any four types of financial services.	(8) (7)
Q5 B)	Explain the process of risk management.	(8) (7)
<b>Q5</b> 1 2	Write short notes on (any 3) Development Banks Principles of Insurance	(15)
3 4 5	Provision for NPA's IRDA Bancassurance	

# P.O.M

#### M.L.Dahanukar College of Commerce F.Y.B.Com(Banking and Insurance) Semester I OCT 2019

		Time: 2.5 hrs.	Marks: 75	
Q1)	$\mathbf{A}$	State whether the following statem	ent is True or False (any 8 out of 10)	
	1	Management is a social process.	one is true of raise (any o out of 10)	(08)
	2			
	.3	Organisations have tendency towards specialization.		
	4	Informal organization is not governed by rules.		
	5	Control allows limited deviation in performances.		
	6	Direction is the action element in busi	ness.	
	7			
	8			
	9	TQM does not link quality and productivity.		
	10	Management uses scientific methods.	• •	
Q1)	В	Match the following (any 7 out of 1	0)	(07)
		1. Infosys	Durable	(07)
		2. JRD Tata	Household name in India	
		<ol><li>Planning organization</li></ol>	Introduced the concept of universal	
			banking	
		4. Godrej	Born at Paris in france	
		5. IRDA	Started functioning in 1981	
		6. Formal organization	Acquiring new business	
		7. Mr. K. V. Kamath	Security to policy holder	
		8. Informal organization	Centralization of authority	
		9. Departmentation	Build around people	
		10. Centralized organization	Small units	
Q2	A	What is Management? Explain the cha	rectaristics of management	(0.0)
$\tilde{Q}_2$	В	Evaluation the contributions of Doton Doubles 4. C. 11. C.		(08)
			OR	(07)
Q2	C	Distinguish between Traditional and C		(4.5)
		guille Traditional and C	ontemporary management.	(15)
Q3	A	Explain elements of management proces	ess	(00)
Q3	В	Explain planning functions of manager	nent in a hanking organisations	(08)
2			OR	(07)
Q3	C	Explain CRM programs in banks.		(00)
	D	What is coordinating? Explain the impo	ortance of coordinating	(08)
		and the mips	ortunee or coordinating.	
Q4	A	Explain the merits and demerits of form	nal organisation	(00)
Q4	В	Describe the benefits of centralization.	or Burnsuloin	(08)
			OR	(07)
Q4	C	What is departmentation? Explain the b		(08)
	D	Explain what is MBO? Explain its adva		. ,
				(07)

Q5	$\mathbf{A}$	Write briefly about President of Asian Development Bank.	* *
Q5	В	Write a comprehensive note on Uday Kotak.	(08)
0.5		OR	(07)
Q5		Write Short Notes (any 3)	8
	1	Mukesh Ambani	(15)
	2	Management as a profession	
	3	J. R. Tata	
	4	KYC	
	5	Decentralization	

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# P.O.M

#### M.L.Dahanukar College of Commerce F.Y.B.Com( Banking and Insurance) Semester I OCT 2019

Q1) A 1 2 3 4 5 6 7 8 9 10	Time: 2.5 hrs. State whether the following statement Management is a social process. Lower level management maintains discorganisations have tendency towards sp. Informal organization is not governed be Control allows limited deviation in perf. Direction is the action element in business Dual command is not dangerous. Traditional management is unsuitable for TQM does not link quality and production Management uses scientific methods.	ciplines. pecialization. y rules. formances. ess. or large organisations.	(08)
Q1) B	Match the following (any 7 out of 10  1. Infosys 2. JRD Tata 3. Planning organization  4. Godrej 5. IRDA 6. Formal organization 7. Mr. K. V. Kamath 8. Informal organization 9. Departmentation 10. Centralized organization	Durable Household name in India Introduced the concept of universal banking Born at Paris in france Started functioning in 1981 Acquiring new business Security to policy holder Centralization of authority Build around people Small units	(07)
Q2 A Q2 B	Hyplain the contributions of Detail Director of 11 C 11 C		(08) (07)
Q2 C	Distinguish between Traditional and Contemporary Management.		(15)
Q3 A Q3 B	Explain elements of management process.  Explain planning functions of management in a banking organisations.  OR		(08) (07)
Q3 C D	Explain CRM programs in banks. What is coordinating? Explain the impor		(08)
Q4 A Q4 B	Explain the merits and demerits of forma Describe the benefits of centralization.  O		(08) (07)
Q4 C D	What is departmentation? Explain the ba Explain what is MBO? Explain its advan	ses of departmentation.	(08) (07)

Q5 A Q5 B		Write briefly about President of Asian Development Bank. Write a comprehensive note on Uday Kotak.		(08)
Q5		Write Short Notes (any 3)		(07)
	1	Mukesh Ambani		(15)
	2	Management as a profession		
	3	J. R. Tata		
	4	KYC		
	5	Decentralization		

#### M.L.Dahanukar College of Commerce FYBMS/FYBAF/FYBBI/ FYBFM Semester I OCT 2019

Time: 2.5 hrs Marks: 75 State whether the following statements are True or False (Any Eight): Q1) A (08)Functions express relationship between two or more variables. 1 Inferior goods have negative income effect but positive substitution effect. 2 Long term forecasts are required for capital investments. 3 4 An isoquants has a negative slope. In the short run, the firm has to only incur variable costs. 5 Non-price competition is absent in oligopoly. 6 There is no entry for a new firm to a monopoly market. 7 Full cost pricing method has certain limitations. 8 Supply varies directly with price. 9 Price elasticity of demand for necessary commodities is less than one. 10 Match the following: (Attempt Any Seven): Q1) B (07)1 Group "A" "B" Group (1) Marginal Cost (a) Positive Income Effect (2) Opportunity Cost (b) Prof. Paul Sweezy (3) Demand Function (c) Prime Cost (4) Selling Cost may increase (d) Electricity (5) Normal Goods (e) Additional Cost to produce an (6) Iso-Cost Line additional unit. (7) Variable Cost (f) Application of Economic (8) Composite Demand Theory and Quantitative (9) Business Economics Techniques. (10) Kinked Demand Curve (g) Q = f(P)(h) Demand (i) Budget Line (j) Next Best Alternative Use Explain with an example the concept of production possibility curve Q2A (08)Explain the nature of demand curve in perfect competition market and Q2  $\mathbf{B}$ (07)monopoly OR The demand function for commodity Wheat is given by Qdw = 100 - 5Pw. Q2  $\mathbf{C}$ (08)

The price of wheat is given in below table:

	,	Price of wheat (Rs.)	
		(kg) Quantity of demanded	
		2	
		4	
a e		6	
		A marrier 41 a C 11	
		Answer the following questions:	
		<ol> <li>Calculate quantity of demand for wheat at given prices.</li> <li>With the help of above demand 10 to the state of the</li></ol>	
		the help of above demand Schedule draw the demand	
		3) Calculate price elasticity of demand when price changes from Rs. 4 to Rs. 8	
		•	
Q2	I	What is the significance of demand forecasting?	
02			(07)
Q3	A	T Terr Of ICIUITS III SCALE	
Q3	В	The Long run average cost curve envelope a number of the	(08)
		cost curves". Discuss	(07)
Q3	C	Calculate TC A FG A VICE	
	C	Calculate TC, AFC, AVC, ATC, MC	(08)
		Output 0 1 2 2	(00)
		TVC 0 70 00 4 5	
		170 0 70 90 130 150 170	
0.0		TFC is 50.	
Q3	D	What is break-even point? Explain the limitations of break-even analysis	
04		The manufactions of bleak-even analysis	(07)
Q4 Q4	A	What is monopolistic competition? What are its features?	(0.0)
Ų4	В	Distinguish between Perfect Competition and Monopoly.	(08)
Q4	$\mathbf{C}$	$\Omega P$	(07)
Q4	D	What is price leadership? Explain the types of price leadership.	(08)
	_	Explain how equilibrium price is determined under perfect competition	(07)
Q5	$\mathbf{A}$	When is price discrimination possible and profitable?	(07)
Q5	$\mathbf{B}$	Write a note on other pricing practices/ methods.	(08)
		OR	(07)
Q5		Write Short Notes (any 3)	
-	1	External Economies.	(15)
	2	Price elasticity of demand	
	3	Implicit Cost.	
	4	Dumping.	
	5	Cartel Formation.	